

## EAST Search History

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	1601	705/28.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/07 14:16
L2	5255	705/26.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/07 13:27
L3	1693	705/27.ccls.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/07 13:27
L4	14	(jason or jean-claude).in. with alie.in.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/07 14:17
L5	1	((jason or jean-claude).in. with alie.in.) and (ups or (united adj. parcel))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/01/07 14:25
L6	2	"200044128".pn.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/01/07 14:29
L7	4	"200044128".pn. "200070516".pn.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/01/07 14:32
L8	6	"200044128".pn. "200070516".pn. "200108068".pn.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/01/07 14:43
L9	6	"200044128".pn. "200070516".pn. "200108068".pn. 2002US27293.pn.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/01/07 14:44

Note: Titles, abstracts, keywords, & full reviewed as necessary - Plus 1/7/07

## EAST Search History

L10	8	"200044128".pn. "200070516".pn. "200108068".pn. "200227293".pn.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/01/07 14:45
L11	6	"200044128".pn. "200070516".pn. "200108068".pn. "200319333".pn.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/01/07 14:57
L12	1	CLAREON.as. with CORPORATION.as.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/01/07 14:57
L13	1	(CLAREON.as. with CORPORATION.as.) and escrow\$3	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/01/07 14:58
L14	1	(CLAREON.as. with CORPORATION.as.) and escrow\$3 and (carrier or shipper or freight or parce or package or shipment)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/01/07 15:01
L15	2	"200057337".pn.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/01/07 15:01
S1	587	ship\$4 with (advance or before or ahead) with (pay\$4 or settl\$6 or clos\$3 or escrow)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 18:54
S2	293	(ship\$4 near3 (advance or before or ahead)) with (pay\$4 or settl\$6 or clos\$3 or escrow)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 15:26
S3	436	(ship\$4 with (advance or before or ahead) with (pay\$4 or settl\$6 or clos\$3 or escrow)) and (carrier or freight or forwarder or shipper or transport\$5 or delivery or truck\$3 or train or sea or land or air)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 15:55

## EAST Search History

S4	295	((ship\$4 or deliver\$3 or transport\$4) with (advance or before or ahead) with (pay\$4 or settl\$6)) and (carrier or freight or forwarder or shipper or transport\$5 or delivery or truck\$3 or train or sea or land or air) and (debit\$3 or escrow\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 15:58
S5	216	((ship\$4 or deliver\$3 or transport\$4) with (advance or before or ahead) with (pay\$4 or settl\$6)) and (carrier or freight or forwarder or shipper or transport\$5 or truck\$3 or train or sea or land or air) and (debit\$3 or escrow\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 16:04
S6	3	("5897621".pn. or "6047268".pn. or "6073840".pn.) and ((ship\$4 or deliver\$3 or transport\$4) with (advance or before or ahead) with (pay\$4 or settl\$6)) and (carrier or freight or forwarder or shipper or transport\$5 or truck\$3 or train or sea or land or air) and (debit\$3 or escrow\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 16:12
S7	6	("5897621".pn. or "6047268".pn. or "6073840".pn. or "6185545".pn. or "6205436".pn. or "6625584".pn.) and ((ship\$4 or deliver\$3 or transport\$4) with (advance or before or ahead) with (pay\$4 or settl\$6)) and (carrier or freight or forwarder or shipper or transport\$5 or truck\$3 or train or sea or land or air) and (debit\$3 or escrow\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 16:24
S8	8	("5897621".pn. or "6047268".pn. or "6073840".pn. or "6185545".pn. or "6205436".pn. or "6625584".pn. or "7069234".pn. or "7080048".pn.) and ((ship\$4 or deliver\$3 or transport\$4) with (advance or before or ahead) with (pay\$4 or settl\$6)) and (carrier or freight or forwarder or shipper or transport\$5 or truck\$3 or train or sea or land or air) and (debit\$3 or escrow\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 16:33

## EAST Search History

S9	8	("5897621".pn. or "6047268".pn. or "6073840".pn. or "6185545".pn. or "6205436".pn. or "6625584".pn. or "7069234".pn. or "7080048".pn. or "7155409".pn.) and ((ship\$4 or deliver\$3 or transport\$4) with (advance or before or ahead) with (pay\$4 or settl\$6)) and (carrier or freight or forwarder or shipper or transport\$5 or truck\$3 or train or sea or land or air) and (debit\$3 or escrow\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 16:34
S10	27	trade.as. with finance.as.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 16:35
S11	8	tozzoli.in.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 16:37
S12	0	"7155409".pn. and (escrow\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 16:37
S13	1	"7155409".pn. and (intermediate)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 16:38
S14	1	"7155409".pn. and (intermediate or immediat\$3 or ahead or advanc\$3 or before or delay\$3 or shorten\$3 or compress\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 16:42
S15	1	"7155409".pn. and ((releas\$3 or hold\$3 or held) same (goods or parcel or package or item or shipment or product or merchandise or delivery))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 16:47
S16	1	"7155409".pn. and (hold\$3 or held)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 16:55

## EAST Search History

S17	1	"7155409".pn. and ((hold\$3 or held or intermediate or interim or tempor\$5) same (location or warehouse or destination or address or facility or site))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 17:00
S18	1	"7155409".pn. and (carrier or shipper or forwarder)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 17:03
S19	1	"7155409".pn. and (ups or fedex or fedx or (federal adj express) or airborne or dhl or carrier or shipper or forwarder or importer or exporter or agent)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 17:13
S20	1	"7155409".pn. and ((ups or fedex or fedx or (federal adj express) or airborne or dhl or carrier or shipper or forwarder or importer or exporter or agent) same (releas\$3 or hold\$3 or held or stor\$3 or mov\$3 or shipping or deliver\$3 or transport\$5 or intermediate or interim or temporary or temporarily or location or destination or alernate))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 17:37
S21	1	"7155409".pn. and (escrow\$3 or prepaid or prepay\$5 or pre-paid pr pre-pay\$5)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 17:39
S22	1	"7155409".pn. and (trust\$3 or part\$3 or third-party)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 18:54
S23	86	(hold\$3 or held or keep\$3 or kept or remain\$3) with (escrow\$3) with (goods or product or package or shipment or parcel or merchandise)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 21:29
S24	1	"0052555".pn.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 21:08
S25	4	"10052555".pn.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 21:09

## EAST Search History

S26	103	("3705384"   "4270042"   "4491725"   "4677552"   "4713761"   "4737910"   "4799156"   "4823264"   "4847762"   "4947028"   "4987538"   "5117354"   "5136501"   "5168444"   "5262939"   "5272623"   "5305200"   "5359509"   "5375055"   "5383113"   "5420405"   "5424938"   "5463547").PN. OR ("5717989").URPN.	US-PGPUB; USPAT; USOCR	OR	ON	2007/01/04 21:22
S27	29	("3573747"   "4017101"   "4270042"   "4903201"   "4947028"   "5694551").PN. OR ("6151588").URPN.	US-PGPUB; USPAT; USOCR	OR	ON	2007/01/06 11:17
S28	119	S26 or S27	US-PGPUB; USPAT; USOCR	OR	ON	2007/01/04 21:26
S29	2	S1 and S28	US-PGPUB; USPAT; USOCR	OR	ON	2007/01/04 21:26
S30	2	S1 and S28	US-PGPUB; USPAT; USOCR	OR	ON	2007/01/04 21:26
S31	22	("4799156"   "5077665"   "5285383"   "5305200"   "5517406"   "5694552"   "5710889"   "5715402"   "5717989"   "5727165"   "5774879"   "5787402"   "5809484"   "5842178"   "5890140"   "6035288"   "6058378"   "6058379"   "6105005"   "6112189"   "6338050"   "6460020").PN. OR ("7155409").URPN.	US-PGPUB; USPAT; USOCR	OR	ON	2007/01/04 21:27
S32	137	S26 or S27 or S31	US-PGPUB; USPAT; USOCR	OR	ON	2007/01/04 21:28
S33	3	S32 and S1	US-PGPUB; USPAT; USOCR	OR	ON	2007/01/04 21:28
S34	3	S32 and S3	US-PGPUB; USPAT; USOCR	OR	ON	2007/01/04 21:28
S35	2460	(hold\$3 or held or keep\$3 or kept or remain\$3) with (goods or product or package or shipment or parcel or merchandise) with (pay\$4 or settl\$6 or cash or reconcil\$7)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 21:31
S36	1277	(hold\$3 or held) with (goods or product or package or shipment or parcel or merchandise) with (pay\$4 or settl\$6 or cash or reconcil\$7)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 21:31

## EAST Search History

S37	5	(hold\$3 or held) with (goods or product or package or shipment or parcel or merchandise) with (pay\$4 or settl\$6 or cash or reconcil\$7) and S32	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 21:31
S38	1	"6151588".pn.	US-PGPUB; USPAT; USOCR	OR	ON	2007/01/06 11:18
S39	2	"6151588".pn. or "5,717,989".pn.	US-PGPUB; USPAT; USOCR	OR	ON	2007/01/06 11:18
S40	103	("3705384"   "4270042"   "4491725"   "4677552"   "4713761"   "4737910"   "4799156"   "4823264"   "4847762"   "4947028"   "4987538"   "5117354"   "5136501"   "5168444"   "5262939"   "5272623"   "5305200"   "5359509"   "5375055"   "5383113"   "5420405"   "5424938"   "5463547").PN. OR ("5717989").URPN.	US-PGPUB; USPAT; USOCR	OR	ON	2007/01/06 11:18
S41	29	("3573747"   "4017101"   "4270042"   "4903201"   "4947028"   "5694551").PN. OR ("6151588").URPN.	US-PGPUB; USPAT; USOCR	OR	ON	2007/01/06 11:18
S42	21	"20020152174".pn. "20030101069".pn. "5,440,634".pn. "5,666,493".pn. "5,878,139".pn. "6,076,078".pn. "6,088,797".pn. "6,161,121".pn. "6,185,683".pn. "6,205,433".pn. "6,748,366".pn.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/06 18:37

## EAST Search History

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	21	"20020152174".pn. "20030101069".pn. "5,440,634".pn. "5,666,493".pn. "5,878,139".pn. "6,076,078".pn. "6,088,797".pn. "6,161,121".pn. "6,185,683".pn. "6,205,433".pn. "6,748,366".pn.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/06 18:37
S1	587	ship\$4 with (advance or before or ahead) with (pay\$4 or settl\$6 or clos\$3 or escrow)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 18:54
S2	293	(ship\$4 near3 (advance or before or ahead)) with (pay\$4 or settl\$6 or clos\$3 or escrow)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 15:26
S3	436	(ship\$4 with (advance or before or ahead) with (pay\$4 or settl\$6 or clos\$3 or escrow)) and (carrier or freight or forwarder or shipper or transport\$5 or delivery or truck\$3 or train or sea or land or air)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 15:55
S4	295	((ship\$4 or deliver\$3 or transport\$4) with (advance or before or ahead) with (pay\$4 or settl\$6)) and (carrier or freight or forwarder or shipper or transport\$5 or delivery or truck\$3 or train or sea or land or air) and (debit\$3 or escrow\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 15:58
S5	216	((ship\$4 or deliver\$3 or transport\$4) with (advance or before or ahead) with (pay\$4 or settl\$6)) and (carrier or freight or forwarder or shipper or transport\$5 or truck\$3 or train or sea or land or air) and (debit\$3 or escrow\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 16:04
S6	3	("5897621".pn. or "6047268".pn. or "6073840".pn.) and ((ship\$4 or deliver\$3 or transport\$4) with (advance or before or ahead) with (pay\$4 or settl\$6)) and (carrier or freight or forwarder or shipper or transport\$5 or truck\$3 or train or sea or land or air) and (debit\$3 or escrow\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 16:12

Note: Titles, abstracts, keywords & full reviewed as necessary - RP, 1/06/07

## EAST Search History

S7	6	("5897621".pn. or "6047268".pn. or "6073840".pn. or "6185545".pn. or "6205436".pn. or "6625584".pn.) and ((ship\$4 or deliver\$3 or transport\$4) with (advance or before or ahead) with (pay\$4 or settl\$6)) and (carrier or freight or forwarder or shipper or transport\$5 or truck\$3 or train or sea or land or air) and (debit\$3 or escrow\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 16:24
S8	8	("5897621".pn. or "6047268".pn. or "6073840".pn. or "6185545".pn. or "6205436".pn. or "6625584".pn. or "7069234".pn. or "7080048".pn.) and ((ship\$4 or deliver\$3 or transport\$4) with (advance or before or ahead) with (pay\$4 or settl\$6)) and (carrier or freight or forwarder or shipper or transport\$5 or truck\$3 or train or sea or land or air) and (debit\$3 or escrow\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 16:33
S9	8	("5897621".pn. or "6047268".pn. or "6073840".pn. or "6185545".pn. or "6205436".pn. or "6625584".pn. or "7069234".pn. or "7080048".pn. or "7155409".pn.) and ((ship\$4 or deliver\$3 or transport\$4) with (advance or before or ahead) with (pay\$4 or settl\$6)) and (carrier or freight or forwarder or shipper or transport\$5 or truck\$3 or train or sea or land or air) and (debit\$3 or escrow\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 16:34
S10	27	trade.as. with finance.as.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 16:35
S11	8	tozzoli.in.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 16:37
S12	0	"7155409".pn. and (escrow\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 16:37

## EAST Search History

S13	1	"7155409".pn. and (intermediate)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 16:38
S14	1	"7155409".pn. and (intermediate or immediat\$3 or ahead or advanc\$3 or before or delay\$3 or shorten\$3 or compress\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 16:42
S15	1	"7155409".pn. and ((releas\$3 or hold\$3 or held) same (goods or parcel or package or item or shipment or product or merchandise or delivery))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 16:47
S16	1	"7155409".pn. and (hold\$3 or held)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 16:55
S17	1	"7155409".pn. and ((hold\$3 or held or intermediate or interim or tempor\$5) same (location or warehouse or destination or address or facility or site))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 17:00
S18	1	"7155409".pn. and (carrier or shipper or forwarder)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 17:03
S19	1	"7155409".pn. and (ups or fedex or fedx or (federal adj express) or airborne or dhl or carrier or shipper or forwarder or importer or exporter or agent)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 17:13
S20	1	"7155409".pn. and ((ups or fedex or fedx or (federal adj express) or airborne or dhl or carrier or shipper or forwarder or importer or exporter or agent) same (releas\$3 or hold\$3 or held or stor\$3 or mov\$3 or shipping or deliver\$3 or transport\$5 or intermediate or interim or temporary or temporarily or location or destination or aternate))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 17:37
S21	1	"7155409".pn. and (escrow\$3 or prepaid or prepay\$5 or pre-paid pr pre-pay\$5)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 17:39

## EAST Search History

S22	1	"7155409".pn. and (trust\$3 or part\$3 or third-party)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 18:54
S23	86	(hold\$3 or held or keep\$3 or kept or remain\$3) with (escrow\$3) with (goods or product or package or shipment or parcel or merchandise)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 21:29
S24	1	"0052555".pn.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 21:08
S25	4	"10052555".pn.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 21:09
S26	103	("3705384"   "4270042"   "4491725"   "4677552"   "4713761"   "4737910"   "4799156"   "4823264"   "4847762"   "4947028"   "4987538"   "5117354"   "5136501"   "5168444"   "5262939"   "5272623"   "5305200"   "5359509"   "5375055"   "5383113"   "5420405"   "5424938"   "5463547").PN. OR ("5717989").URPN.	US-PGPUB; USPAT; USOCR	OR	ON	2007/01/04 21:22
S27	29	("3573747"   "4017101"   "4270042"   "4903201"   "4947028"   "5694551").PN. OR ("6151588").URPN.	US-PGPUB; USPAT; USOCR	OR	ON	2007/01/06 11:17
S28	119	S26 or S27	US-PGPUB; USPAT; USOCR	OR	ON	2007/01/04 21:26
S29	2	S1 and S28	US-PGPUB; USPAT; USOCR	OR	ON	2007/01/04 21:26
S30	2	S1 and S28	US-PGPUB; USPAT; USOCR	OR	ON	2007/01/04 21:26
S31	22	("4799156"   "5077665"   "5285383"   "5305200"   "5517406"   "5694552"   "5710889"   "5715402"   "5717989"   "5727165"   "5774879"   "5787402"   "5809484"   "5842178"   "5890140"   "6035288"   "6058378"   "6058379"   "6105005"   "6112189"   "6338050"   "6460020").PN. OR ("7155409").URPN.	US-PGPUB; USPAT; USOCR	OR	ON	2007/01/04 21:27

## EAST Search History

S32	137	S26 or S27 or S31	US-PGPUB; USPAT; USOCR	OR	ON	2007/01/04 21:28
S33	3	S32 and S1	US-PGPUB; USPAT; USOCR	OR	ON	2007/01/04 21:28
S34	3	S32 and S3	US-PGPUB; USPAT; USOCR	OR	ON	2007/01/04 21:28
S35	2460	(hold\$3 or held or keep\$3 or kept or remain\$3) with (goods or product or package or shipment or parcel or merchandise) with (pay\$4 or settl\$6 or cash or reconcil\$7)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 21:31
S36	1277	(hold\$3 or held) with (goods or product or package or shipment or parcel or merchandise) with (pay\$4 or settl\$6 or cash or reconcil\$7)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 21:31
S37	5	(hold\$3 or held) with (goods or product or package or shipment or parcel or merchandise) with (pay\$4 or settl\$6 or cash or reconcil\$7) and S32	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/01/04 21:31
S38	1	"6151588".pn.	US-PGPUB; USPAT; USOCR	OR	ON	2007/01/06 11:18
S39	2	"6151588".pn. or "5,717,989".pn.	US-PGPUB; USPAT; USOCR	OR	ON	2007/01/06 11:18
S40	103	("3705384"   "4270042"   "4491725"   "4677552"   "4713761"   "4737910"   "4799156"   "4823264"   "4847762"   "4947028"   "4987538"   "5117354"   "5136501"   "5168444"   "5262939"   "5272623"   "5305200"   "5359509"   "5375055"   "5383113"   "5420405"   "5424938"   "5463547").PN. OR ("5717989").URPN.	US-PGPUB; USPAT; USOCR	OR	ON	2007/01/06 11:18
S41	29	("3573747"   "4017101"   "4270042"   "4903201"   "4947028"   "5694551").PN. OR ("6151588").URPN.	US-PGPUB; USPAT; USOCR	OR	ON	2007/01/06 11:18

## **EAST Search History**

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
S1	126	advance adj shipping	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/12/20 14:34
S2	295	"6785718".pn. or (advance near4 shipping)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/12/20 14:36
S3	8	((advance near4 shipping) with (pay\$4 or escrow\$3 or settl\$4))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/12/20 14:39
S4	329163	(transportation or shipper or carrier or freight or forwarder or parcel or package or delivery or shipment or logistics) same (held or hold\$3 or stop\$4)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/12/20 14:41
S5	206704	(transportation or shipper or carrier or freight or forwarder or parcel or package or delivery or shipment or logistics) with (held or hold\$3 or stop\$4)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/12/20 14:42
S6	1825	((transportation or shipper or carrier or freight or forwarder or parcel or package or delivery or shipment or logistics) with (held or hold\$3 or stop\$4)) same (pay\$4 or paid or escrow\$3 or settl\$5 or reconcil\$7)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/12/20 14:43
S7	973	((transportation or shipper or carrier or freight or forwarder or parcel or package or delivery or shipment or logistics) with (held or hold\$3 or stop\$4)) with (pay\$4 or paid or escrow\$3 or settl\$5 or reconcil\$7)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/12/20 14:43
S8	241	"705"/\$.ccls. and (((transportation or shipper or carrier or freight or forwarder or parcel or package or delivery or shipment or logistics) with (held or hold\$3 or stop\$4)) with (pay\$4 or paid or escrow\$3 or settl\$5 or reconcil\$7))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/12/20 14:44

## EAST Search History

S9	54	"705"/\$.ccls. and (hold adj (command or signal or indicat\$3))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/12/20 14:46
S10	34	"705"/\$.ccls. and (hold adj (command or signal or indicat\$3)) and (transport\$5 or shipper or carrier or freight or forwarder or parcel or package or delivery or shipment or logistics)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/12/20 14:48
S11	1	"5758313".pn. and (hold adj (command or signal or indicat\$3)) and (transport\$5 or shipper or carrier or freight or forwarder or parcel or package or delivery or shipment or logistics)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/12/20 14:55
S12	0	ship with advance with receiving with payment	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/12/20 14:55
S13	14	ship\$4 with (advance or before) with receiv\$3 with payment	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/12/20 14:57
S14	32	(ship\$4 or releas\$3) with (advance or before) with receiv\$3 with payment	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/12/20 14:57
S15	54	(ship\$4 or releas\$3) with (advance or before) with (receiv\$3 or making or made) with payment	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/12/20 15:01
S16	210	((ship\$4 or releas\$3 or mov\$3 or carr\$4 or deliver\$3) with (advance or before or ahead or anticipat\$3) with (receiv\$3 or making or made) with payment)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/12/20 15:02
S17	1425	((ship\$4 or releas\$3 or mov\$3 or carr\$4 or deliver\$3) with (advance or before or ahead or anticipat\$3) with (receiv\$3 or making or made) with (pay\$4 or settl\$5 or charg\$3 or debit\$3 or bill\$3 or invoic\$3 or credit\$3))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/12/20 15:04

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S18	483	((ship\$4 or releas\$3 or mov\$3 or carr\$4 or deliver\$3) with (good or item or product or order or package or parcel or delivery or deliveries or shipment or container or pallet or freight or transportable) with (advance or before or ahead or anticipat\$3) with (receiv\$3 or making or made) with (pay\$4 or settl\$5 or charg\$3 or debit\$3 or bill\$3 or invoic\$3 or credit\$3))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/12/20 15:06
S19	529	((ship\$4 or releas\$3 or mov\$3 or carr\$4 or deliver\$3 or hold\$3 or held) with (good or item or product or order or package or parcel or delivery or deliveries or shipment or container or pallet or freight or transportable) with (advance or before or ahead or anticipat\$3) with (receiv\$3 or making or made) with (pay\$4 or settl\$5 or charg\$3 or debit\$3 or bill\$3 or invoic\$3 or credit\$3))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/12/20 15:10
S20	2	("1071026".pn. or "20020040350".pn.) and ((ship\$4 or releas\$3 or mov\$3 or carr\$4 or deliver\$3 or hold\$3 or held) with (good or item or product or order or package or parcel or delivery or deliveries or shipment or container or pallet or freight or transportable) with (advance or before or ahead or anticipat\$3) with (receiv\$3 or making or made) with (pay\$4 or settl\$5 or charg\$3 or debit\$3 or bill\$3 or invoic\$3 or credit\$3))	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/12/20 15:39
S21	2	"6,336,100".pn.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/12/20 15:57
S22	0	"200300332214".pn.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/12/20 15:58
S23	2	"20030033214".pn.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/12/20 15:58

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NEW FILES RELEASED

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\*\*\*EMCare (File 45)  
\*\*\*Trademarkscan - South Korea (File 655)

RESUMED UPDATING

\*\*\*File 141, Reader's Guide Abstracts

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DATABASES REMOVED

\*\*\*File 196, FINDEX  
\*\*\*File 468, Public Opinion Online (POLL)

Chemical Structure Searching now available in Prous Science Drug Data Report (F452), Prous Science Drugs of the Future (F453), IMS R&D Focus (F445/955), Pharmaprojects (F128/928), Beilstein Facts (F390), Derwent Chemistry Resource (F355) and Index Chemicus (File 302).

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File 475 processing for PD= : PD=20010827  
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File 492 processing for PD= : PD=20010827  
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25 AU=ALIE  
2 AU=JASON(2N)AU=ALIE  
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Set Items Description  
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S2 13 S AU=(ALIE, J? OR ALIE J? OR JASON(2N)ALIE)  
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? s s1 and (s2 or s3)

42101713 S1  
13 S2  
2 S3  
S4 6 S S1 AND (S2 OR S3)

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Total Word Count (All Documents)			

5/K/5 (Item 1 from file: 349)

PCT FULLTEXT

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	Country	Number	Kind	Date
Patent				19

5/K/6 (Item 2 from file: 349)

PCT FULLTEXT

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	Country	Number	Kind	Date
Patent				19

? s ups or united(w)parcel

Processing

Processing

Processing

1193484 UPS

49343276 UNITED

349243 PARCEL

77008 UNITED (W) PARCEL

S6 1229243 S UPS OR UNITED (W) PARCEL

? s (hold or held or holding or holds) (5n) (package? ? or parcel? ? or shipment? ? or goods) (5n) (escrow???)

Processing

Processing

Processing

Processing

6503449 HOLD

13957213 HELD

5985227 HOLDING

3290155 HOLDS

5920675 PACKAGE? ?

472328 PARCEL? ?

1403891 SHIPMENT? ?

4229433 GOODS

157942 ESCROW???

S7 125 S (HOLD OR HELD OR HOLDING OR HOLDS) (5N) (PACKAGE? ? OR PARCEL? ? OR SHIPMENT? ? OR GOODS) (5N) (ESCROW???)

? d s

Set Items Description

S1 42101713 S PD<20010827

S2 13 S AU=(ALIE, J? OR ALIE J? OR JASON(2N)ALIE)

S3 2 S AU=(VLIEK, P? OR VLIEK P? OR PAUL(2N)VLIEK)

S4 6 S S1 AND (S2 OR S3)

S5 6 RD (unique items)

S6 1229243 S UPS OR UNITED(W) PARCEL

S7 125 S (HOLD OR HELD OR HOLDING OR HOLDS) (5N) (PACKAGE? ? OR PARCEL? ? OR SHIPMENT? ? OR GOODS) (5N) (ESCROW???)

? s s1 and s7

42101713 S1

125 S7

S8 45 S S1 AND S7

? rd

>>>W: Duplicate detection is not supported for File 348.

Duplicate detection is not supported for File 349.

Duplicate detection is not supported for File 347.

Records from unsupported files will be retained in the RD set.

S9 42 RD (UNIQUE ITEMS)

? s s9 and s6

42 S9

1229243 S6

S10 5 S S9 AND S6

? t s5/k/all

5/K/1 (Item 1 from file: 348)

EUROPEAN PATENTS

(c) 2007 European Patent Office. All rights reserved.

**Inventor:**

- **ALIE, Jean-Claude...**

;;

Country	Number	Kind	Date	Type	Pub. Date	Kind	Text
Available Text		Language				Update	Word Count
				Total Word Count (Document A)			
				Total Word Count (Document B)			
				Total Word Count (All Documents)			

5/K/2 (Item 2 from file: 348)

EUROPEAN PATENTS

(c) 2007 European Patent Office. All rights reserved.

**Inventor:**

- ...BE)

;;

- **ALIE, Jean-Claude...**

;;

Country	Number	Kind	Date
Type	Pub. Date	Kind	Text
Available Text	Language	Update	Word Count
Total Word Count (Document A)			
Total Word Count (Document B)			
Total Word Count (All Documents)			

5/K/3 (Item 3 from file: 348)

EUROPEAN PATENTS

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**Inventor:**

- Alie, Jean-Claude...

;;

Country	Number	Kind	Date
Type	Pub. Date	Kind	Text
Available Text	Language	Update	Word Count
Total Word Count (Document A)			
Total Word Count (Document B)			
Total Word Count (All Documents)			

5/K/4 (Item 4 from file: 348)

EUROPEAN PATENTS

(c) 2007 European Patent Office. All rights reserved.

**Inventor:**

- ...LU)

;;

- Alie, Jean-Claude...

;;

Country	Number	Kind	Date
Type	Pub. Date	Kind	Text
Available Text	Language	Update	Word Count
Total Word Count (Document A)			
Total Word Count (Document B)			
Total Word Count (All Documents)			

5/K/5 (Item 1 from file: 349)

PCT FULLTEXT

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	Country	Number	Kind	Date
Patent				19

5/K/6 (Item 2 from file: 349)

PCT FULLTEXT

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	Country	Number	Kind	Date
Patent				19

? d s

Set Items Description

S1 42101713 S PD<20010827

S2 13 S AU=(ALIE, J? OR ALIE J? OR JASON(2N)ALIE)

S3 2 S AU=(VLIEK, P? OR VLIEK P? OR PAUL(2N)VLIEK)

S4 6 S S1 AND (S2 OR S3)

S5 6 RD (unique items)

S6 1229243 S UPS OR UNITED(W) PARCEL

S7 125 S (HOLD OR HELD OR HOLDING OR HOLDS) (5N) (PACKAGE? ? OR PARCEL? ? OR SHIPMENT? ? OR GOODS) (5N) (ESCROW???)

S8 45 S S1 AND S7

S9 42 RD (unique items)

S10 5 S S9 AND S6

? t s8/k/all

8/K/1 (Item 1 from file: 15)

ABI/Inform(R)

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**Abstract:**

...The PPA is for 20 years, the same length as the concession agreement. The security **package** consists of an **escrow** account **holding** one month's payments and a letter of credit for a further three months. At...

**Text:**

...Moreover, it is widely regarded as having a healthy business and balance sheet.

The security **package** consists of an **escrow** account **holding** one month's payments - around 140% of what is required - and a letter of credit...

8/K/2 (Item 2 from file: 15)

ABI/Inform(R)

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**Text:**

...to submit a purchase order. Likewise, in many cases there is a need to create **escrow** accounts to **hold goods** until funds are actually received.

Another key area is cash management. Marketplaces need lines of...

8/K/3 (Item 3 from file: 15)

ABI/Inform(R)

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**Text:**

...buyers and sellers haven't done business with each other before, they often use an **escrow** service that **holds** the payment until the **goods** are delivered. In other cases, buyers and sellers work offline with financial institutions to obtain...

8/K/4 (Item 1 from file: 9)

Business & Industry(R)

(c) 2007 The Gale Group. All rights reserved.(USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...suggested that the ferrosilicon be released to the customer (Posco) and the money for the **shipment** be **held** in **Escrow** until a settlement is found.

Sonaco has not been able to obtain the original bills...

8/K/5 (Item 2 from file: 9)

Business & Industry(R)

(c) 2007 The Gale Group. All rights reserved.(USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...addresses a different market than eMoneyMail, Mr. Lehman said. On-line auctions revolve around payments **held** in **escrow** until **goods** are exchanged between two parties who do not necessarily know one another. Bank One is...

8/K/6 (Item 1 from file: 275)

Gale Group Computer DB(TM)

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...to submit a purchase order. Likewise, in many cases there is a need to create **escrow** accounts to **hold goods** until funds are actually received.

Another key area is cash management. Marketplaces need lines of...

**20001127**

8/K/7 (Item 2 from file: 275)

Gale Group Computer DB(TM)

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...for. Insurance services guarantee reimbursement if an online buyer turns out to be a deadbeat. **Escrow** services let a third party **hold** payment until **goods** are delivered safely. Security services provide authentication to ensure that buyers and sellers are...

20000925

8/K/8 (Item 3 from file: 275)  
Gale Group Computer DB(TM)  
(c) 2007 The Gale Group. All rights reserved.

**Abstract:** ...into a single transaction. Buyers and sellers unfamiliar with each other currently tend to use **escrow** services that **hold** payment until **goods** are delivered. Potential customers say payment terms are crucial in determining the value of a...

...buyers and sellers haven't done business with each other before, they often use an **escrow** service that **holds** the payment until the **goods** are delivered. In other cases, buyers and sellers work offline with financial institutions to obtain...

20000501

8/K/9 (Item 1 from file: 476)  
Financial Times Fulltext  
(c) 2007 Financial Times Ltd. All rights reserved.

...Republicans, led by Senator Robert Dole of Kansas, have tabled a dollars 47.9 m package with dollars 20 m held in **escrow** for arms and ammunition purchases after September 1.

Republicans want to force a Contra vote...

8/K/10 (Item 1 from file: 624)  
McGraw-Hill Publications  
(c) 2007 McGraw-Hill Co. Inc. All rights reserved.

TEXT:

... and gas lease sale upon a BLM memorandum which erroneously reported the amount of funds **held** in an **escrow** account attributable to the subject **parcel**, the Board will rescind the offer and direct BLM to refund appellant's bid deposit.

8/K/11 (Item 1 from file: 634)

San Jose Mercury

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...eBay has set up, bidders can read evaluations of sellers by previous buyers, and an **escrow** account can be used to **hold** payments until the **goods** are delivered.

001228

8/K/12 (Item 2 from file: 634)

San Jose Mercury

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...trading record, exchange e-mail while the auction is in progress, and use an online **escrow** service to **hold** the funds until they receive and approve the **goods**.

If people just can't seem to keep their hands out of the cookie jar...

000322

8/K/13 (Item 1 from file: 148)

Gale Group Trade & Industry DB

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...to submit a purchase order. Likewise, in many cases there is a need to create **escrow** accounts to **hold goods** until funds are actually received.

Another key area is cash management. Marketplaces need lines of...

20001127

8/K/14 (Item 2 from file: 148)

Gale Group Trade & Industry DB

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...suggested that the ferrosilicon be released to the customer (Posco) and

the money for the **shipment** be **held** in **Escrow** until a settlement is found.

Sonaco has not been able to obtain the original bills...

**20001116**

8/K/15 (Item 3 from file: 148)

Gale Group Trade & Industry DB

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**Abstract:** ...into a single transaction. Buyers and sellers unfamiliar with each other currently tend to use **escrow** services that **hold** payment until **goods** are delivered. Potential customers say payment terms are crucial in determining the value of a...

...buyers and sellers haven't done business with each other before, they often use an **escrow** service that **holds** the payment until the **goods** are delivered. In other cases, buyers and sellers work offline with financial institutions to obtain...

**20000501**

8/K/16 (Item 4 from file: 148)

Gale Group Trade & Industry DB

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...addresses a different market than eMoneyMail, Mr. Lehman said. On-line auctions revolve around payments **held** in **escrow** until **goods** are exchanged between two parties who do not necessarily know one another. Bank One is...

**20000308**

8/K/17 (Item 1 from file: 20)

Dialog Global Reporter

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**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...with the Minister for Finance, Mr McCreevy, to access EC loans to Ispat now being **held** in an **escrow** account. These could add to the redundancy **package**.

Mr McDonnell said the refusal of Irish Ispat to provide more than statutory payments underlined...

20010814

8/K/18 (Item 2 from file: 20)

Dialog Global Reporter

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**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...fund is invariably the first organisation to offer assistance to a project. This money is **held** in **escrow** for the project until it obtains the full funding **package** and then released as the project is completed.

These committed monies comprise the cash balances...

20010130

8/K/19 (Item 3 from file: 20)

Dialog Global Reporter

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**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...eBay also offers various safety policies, including an insurance for items up to \$200, an **escrow** facility (they **hold** your payment until you've got the **goods**), and a dispute resolution service.

There are no fees for buyers -- which, at the point...

20000515

8/K/20 (Item 4 from file: 20)

Dialog Global Reporter

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**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...addresses a different market than eMoneyMail, Mr. Lehman said. On-line auctions revolve around payments **held** in **escrow** until **goods** are exchanged between two parties who do not necessarily know one another. Bank One is...

20000308

8/K/21 (Item 5 from file: 20)

Dialog Global Reporter

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**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...escrow during the third quarter for \$1.7 million. At September 30, 1999, four industrial **parcels** totaling 26.2 acres were in **escrow** or were being **held** under deposit for \$19.3 million, including a 110,000-square-foot build-to-suit...

...for 828 apartments which closed during the second quarter. At September 30, 1999, five commercial **parcels** totaling 31.7 acres were in **escrow** or were being **held** under deposit for \$22.7 million with closings scheduled during the fourth quarter of 1999...

**19991021**

8/K/22 (Item 6 from file: 20)  
Dialog Global Reporter  
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**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...first six months of 1999 to 20.4 acres.

At June 30, 1999, four industrial **parcels**, totaling 47.5 acres, were in **escrow** or were being **held** under deposit for \$30.6 million, including a 110,000-square-foot build-to-suit...

...rents are the highest in the Santa Clarita Valley.

At June 30, 1999, three commercial **parcels**, totaling 7.0 acres, were in **escrow** or were being **held** under deposit for \$3.6 million with closings scheduled during the remainder of 1999.

Due...

**19990722**

8/K/23 (Item 7 from file: 20)  
Dialog Global Reporter  
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**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...its current development in Hasley Hills, with closing scheduled late this year. These five residential **parcels** currently being **held** under deposit or in **escrow** are expected to contribute approximately \$60 million to 1999 revenues.

In the three months ended...

19990722

8/K/24 (Item 8 from file: 20)

Dialog Global Reporter

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**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...The presence of Russian government representatives in the delegation is significant because the whole TPE **package** hinges on funds from the **Escrow** account **holding** the rupee-rouble trade balance. The Russians have already committed their approval for the proposal...

19990611

8/K/25 (Item 9 from file: 20)

Dialog Global Reporter

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**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...and police themselves.

EBay, for one, is making it easier for members to use an **escrow** service to **hold** money until **goods** are delivered, and will offer free buyers' insurance. The company will also prohibit sellers from

...

19990201

8/K/26 (Item 10 from file: 20)

Dialog Global Reporter

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**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...the safest way. Credit cards are best because you can dispute the charges if the **goods** are misrepresented or never arrive. Some online auctions provide **escrow** services that will **hold** the money until you OK the **goods**. Or you can try cash on delivery (COD). Make the check out to the seller...

19981130

8/K/27 (Item 11 from file: 20)

Dialog Global Reporter  
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**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

TNEB's **escrow package** provides for **holding** so much money in the **escrow** account, opened for each IPP, as is equivalent of the value of 37 days' generation...

**19980523**

8/K/28 (Item 1 from file: 474)

New York Times Abs

(c) 2007 The New York Times. All rights reserved.

...**Dems are \$1-million in debt from '68 conv, which has caused many suppliers of goods and services to require advance payments, deposits and funds held in escrow in banks; under new FCC ruling, Dems have paid \$77,000 so far to Southern...**

8/K/29 (Item 1 from file: 349)

PCT FULLTEXT

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	Country	Number	Kind	Date
Patent				19

**Detailed Description:**

...additional participants including.

insurers, financial institutions offering credit to buyers or verifying a buyers creditworthiness, **escrow** agents **holding** payment monies pending delivery of **goods** or services, logistics co-ordinators, including shippers and freight forwarders, and inspectors of goods or...

8/K/30 (Item 2 from file: 349)

PCT FULLTEXT

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	Country	Number	Kind	Date

Patent			19
--------	--	--	----

**Detailed Description:**

...provider (via the ETF) may also become a party to the transaction, for example, by **holding** a payment or goods in **escrow** and providing electronic or documentary evidence of such **escrow** services.

The ETF 104 evaluates all received transaction information to determine whether sufficient transaction information...

8/K/31 (Item 3 from file: 349)

PCT FULLTEXT

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	Country	Number	Kind	Date
Patent				19

**Detailed Description:**

...broker. In transactions that exchange goods for goods (i.e., barter transactions) rather than exchanging goods for payment, all of the digital goods can be **held in escrow** by the broker pending authorization from the parties to complete the transaction, after which the...n), or precede and follow, or overlap 3. S-G->Q H novel software receives **goods** from seller and **holds or escrows** them

4. Q-OK->B H software Q confirms to B that Q has goods...

8/K/32 (Item 4 from file: 349)

PCT FULLTEXT

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	Country	Number	Kind	Date
Patent				19

**Detailed Description:**

...stored 328 in the escrow storage area 118. As described hereafter, the server system 104 **holds the package in escrow** for the addressee until the addressee has properly registered and received new public and private...

8/K/33 (Item 1 from file: 635)  
Business Dateline(R)  
(c) 2007 ProQuest Info&Learning. All rights reserved.

**Text:**

...under President Carter.

Crucial to the company's success will be the \$101 million financing **package**, which will be **held** in **escrow** until shareholders have a chance to vote on the deal in mid-September.

Without the...

8/K/34 (Item 2 from file: 635)  
Business Dateline(R)  
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**Text:**

...north of us," said Mark Sleeth, director of development at Kitchell. It closed on the **parcel** late Friday after **holding** it in **escrow** since 1999.

Plans for the first phase call for three back-office buildings, an industrial...

8/K/35 (Item 1 from file: 471)  
New York Times Fulltext  
(c) 2007 The New York Times. All rights reserved.

...free to export all the oil it can pump in order to import needed civilian **goods**, its oil income is still supervised through **escrow** accounts **held** by the United Nations.

The Iraqis have said that they will not cooperate with a...

8/K/36 (Item 1 from file: 492)  
Arizona Repub/Phoenix Gaz  
(c) 2002 Phoenix Newspapers. All rights reserved.

...north of us," said Mark Sleeth, director of development at Kitchell. It closed on the **parcel** late Friday after **holding** it in **escrow** since 1999.

Plans for the first phase call for three back-office buildings, an industrial...

010710

8/K/37 (Item 2 from file: 492)  
Arizona Repub/Phoenix Gaz  
(c) 2002 Phoenix Newspapers. All rights reserved.

...trading record, exchange e-mail while the auction is in progress and use an online **escrow** service to **hold** the funds until they receive and approve the **goods**.

If people just can't seem to keep their hands out of the cookie jar...

000415

8/K/38 (Item 3 from file: 492)  
Arizona Repub/Phoenix Gaz  
(c) 2002 Phoenix Newspapers. All rights reserved.

...generally a leader against administration policy in Nicaragua, is ready to consider a Contra aid **package** with military funding **held** in **escrow** if Reagan seeks it. Reagan reportedly is leaning toward this option.

In another development, in...

880125

8/K/39 (Item 1 from file: 638)  
Newsday/New York Newsday  
(c) 2007 Newsday Inc. All rights reserved.

...America to judge how allies in the region would react to a new contra aid **package** including military assistance **held** in

**escrow** during the duration of the peace talks, according to U.S. and diplomatic sources. A...

880628

8/K/40 (Item 1 from file: 704)  
(Portland)The Oregonian  
(c) 2007 The Oregonian. All rights reserved.

...Complaint Center. But to prevent online deals gone wrong, police recommend that buyers use an **escrow** company to **hold** payment until **goods** are received, though many consumers don't.

Local victims of online crime offer plenty of...

010726

8/K/41 (Item 2 from file: 704)  
(Portland)The Oregonian  
(c) 2007 The Oregonian. All rights reserved.

...trading record, exchange e-mail while the auction is in progress, and use an online **escrow** service to **hold** the funds until they receive and approve the **goods**.

If people just can't seem to keep their hands out of the cookie jar...

000420

8/K/42 (Item 1 from file: 713)  
Atlanta J/Const.  
(c) 2007 Atlanta Newspapers. All rights reserved.

...They railroaded me right out of court," he said. "My taxes are paid through an **escrow** account."

Tax bills for nearly 50 percent of the 139,000 **parcels** of land that make up Gwinnett are paid through **escrow** accounts **held** by mortgage companies, according to the tax commissioner's office. Typically, the payments come in...

911013

8/K/43 (Item 1 from file: 477)

Irish Times

(c) 2007 Irish Times. All rights reserved.

**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...fund is invariably the first organisation to offer assistance to a project. This money is **held** in **escrow** for the project until it obtains the full funding **package** and then released as the project is completed.

These committed monies comprise the cash balances...

8/K/44 (Item 1 from file: 711)

Independent(London)

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...Festival up to pounds 100,000 in ticket proceeds and money due on corporate hospitality **packages**. A further pounds 160,000 is **held** in an **escrow** account.

Even before the event, angry suppliers started winding-up proceedings against Autumn Festival, took...

910915

8/K/45 (Item 1 from file: 47)

Gale Group Magazine DB(TM)

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...the classified-ad sites RoadBikeReview.com and ClubVelo.com. If you buy online, use an **escrow** service, which **holds** the payment until you get the **shipment** and feel sure that the bike's in good condition. Consider a service such as...

20010601

? t s8/7/32

8/7/32 (Item 4 from file: 349)

PCT FULLTEXT

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00731141

**SIMPLIFIED ADDRESSING FOR PRIVATE COMMUNICATIONS**  
**ADRESSAGE SIMPLIFIE POUR COMMUNICATIONS PRIVEES**

**Patent Applicant/Patent Assignee:**

- **PRIVATE EXPRESS TECHNOLOGIES PTE LTD**; 21 Science Park Road, #03-28 The Aquarius, Singapore  
Science Park II, Singapore 117628  
SG; SG(Residence); SG(Nationality)

**Legal Representative:**

- **HENRY GOH (S) PTE LTD**  
P.O. Box 183, Toa Payoh Central, Singapore 913107; SG;

	<b>Country</b>	<b>Number</b>	<b>Kind</b>	<b>Date</b>
Patent	WO	200044128	A1	20000727
Application	WO	2000SG1		20000111
Priorities	US	99115626		19990112
	US	99332358		19990610

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;  
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; SD; SL; SZ; TZ; UG;  
ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

**Main International Patent Classes (Version 7):**

**IPC**  
H04L-009/30  
H04L-009/08

**Level**  
Main

H04L-029/06

G06F-001/00

Publication Language:

English

Filing Language:

English

Fulltext word count:

6859

**English Abstract:**

A system for securely transmitting an information package (10) to an addressee via a network (108) includes a directory interface (110) adapted to check a directory (112) to determine whether the addressee has a public key; an escrow key manager (116), coupled to the directory interface (110), adapted to provide an escrow encryption key for encrypting the package (10); an encryption module (114), coupled to the escrow key manager (116), adapted to encrypt the package (10) with the escrow encryption key; a computer-readable medium (118), coupled to the encryption module (114), adapted to store the package (10) in escrow for the addressee; a notification module (120), coupled to the computer-readable medium (118), adapted to send a notification to the addressee via the network (108); a key registration module (124), coupled to the notification module (120), adapted to issue, in response to the addressee acknowledging the notification, new public and private keys to the addressee; and a transmission module (122), coupled to the key registration module (124) and to the computer-readable medium (118), adapted to transmit the package (10) to the addressee via the network (108).

**French Abstract:**

Cette invention se rapporte à un système servant à transmettre en mode sécurisé un paquet d'informations (10) à un destinataire via un réseau (108) et comprenant à cet effet une interface de répertoire (110) destinée à vérifier un répertoire (112) pour déterminer si le destinataire possède une clé publique; un gestionnaire de clé entierée (116), couplé à l'interface de répertoire (110) et destiné à fournir une clé de cryptage entierée pour le cryptage du paquet (10); un module de cryptage (114), couplé au gestionnaire de clé entierée (116) et destiné à crypter le paquet (10) à l'aide de la clé de cryptage entierée; un support lisible par ordinateur (118), couplé au module de cryptage (inverted question mark) ?(114) et destiné à stocker le paquet (10) en mode entieré pour le destinataire; un module de notification (120) couplé au support lisible par ordinateur (118) et destiné à envoyer une notification au destinataire via le réseau (118); un module d'enregistrement de clé (124), couplé au module de notification (120) et destiné à émettre, en réponse au destinataire accusant réception de la notification, de nouvelles clés publiques et privées à l'intention du destinataire; et un module de transmission (122) couplé au module d'enregistrement de clé (124) et au support lisible par ordinateur (118) et destiné à transmettre le paquet (10) au destinataire via le réseau (108).

Type	Pub. Date	Kind	Text
Publication	20000727	A1	With international search report.
Publication	20000727	A1	Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.
Examination	20000921		Request for preliminary examination prior to end of 19th month from priority date

**Claims:**

21

Claim 1: A computer-implemented method for securely transmitting an information package to an addressee via a network, the method comprising the steps of: determining whether the addressee has a public key; in response to the addressee not having a public key: encrypting the package with an escrow encryption key; storing the package in escrow for the addressee; notifying the addressee of the package in escrow; and in response to receiving an acknowledgment from the addressee: issuing new public and private keys to the addressee; and transmitting the

package to the addressee via the network.12. The method of claim 1, wherein the step of determining whether the addressee has a public key comprises the sub-step of: checking a public key directory for a public key of the addressee.

3 The method of claim 1, further comprising the step of:

storing the addressee's new public key in a public key directory.22. The method of claim 1, wherein the encrypting step comprises the 2 sub-steps of: providing an escrow encryption key and an escrow decryption key, wherein the escrow encryption and decryption keys comprise one of symmetric keys and asymmetric keys; and encrypting the package with the escrow encryption key.

5 The method of claim 1, wherein the notifying step comprises the 2 sub-step of: sending a notification to the addressee via the network.

6 The method of claim 5, wherein the notification comprises one of 2 an e-mail notification, a desktop notification, a voice notification, a pager 3 notification, and a facsimile notification.

7 The method of claim 1, further comprising the step of:

decrypting the package with an escrow decryption key corresponding to the escrow encryption key.

8 The method of claim 1, wherein the escrow encryption key is different from the new public and private keys issued to the addressee.23

9 The method of claim 1, wherein the acknowledgment from the

2 addressee includes an indication of the addressee's name and e-mail address.10. The method of claim 1, further comprising the step of: in response to an addressee having a public key: encrypting the package with the addressee's public key; storing the package; notifying the addressee of the package; authenticating a user as the addressee; and transmitting the package to the authenticated addressee.11. The method of claim 1, wherein the step of transmitting the package comprises the sub-steps of: authenticating a user as the addressee; and transmitting the package to the authenticated user via the network.12. A computer-implemented method for securely transmitting an information package to an addressee via a network, the method comprising the steps of: determining whether the addressee has a public key; in response to the addressee not having a public key: encrypting the package with an escrow encryption key;24 notifying the addressee of the package in escrow; and in response to receiving an acknowledgment from the addressee:10 issuing new public and private keys to the addressee;11 decrypting the package with an escrow decryption key; re-encrypting the package using the addressee's new public key; and transmitting the package to the addressee via the network.

13 The method of claim 12, wherein the step of determining whether

2 the addressee has a public key comprises: checking a public key directory for a public key of the addressee.

14 The method of claim 12, further comprising:

storing the addressee's new public key in a public key directory.15. The method of claim 12, wherein the step of transmitting the package comprises the sub-steps of: authenticating a user as the addressee; and transmitting the package to the authenticated user via the network.

16 The method of claim 12, further comprising the step of:

decrypting the package using the addressee's new private key.25. A system for securely transmitting an information package to an addressee via a network, the system comprising: a directory interface adapted to check a directory to determine whether the addressee has a public key; an escrow key manager, coupled to the directory interface, adapted to provide an escrow encryption key for encrypting the package; an encryption module, coupled to the escrow key manager, adapted to encrypt the package with the escrow encryption key; a computer-readable medium, coupled to the encryption module, adapted to store the package in escrow for the addressee;11 a notification module, coupled to the computer-readable medium, adapted to send a notification to the addressee via the network; a key registration module, coupled to the notification module, adapted to issue, in response to the addressee acknowledging the notification, new public and private keys to the addressee; and a transmission module, coupled to the key registration module and to the computer-readable medium, adapted to transmit the package to the addressee via the network.

18 The system of claim 17, further comprising:

26key of at least one addressee,

19 The method of claim 18, wherein the key registration module is  
2 further adapted to store the addressee's new public key in the directory.

20 The system of claim 17, wherein the notification module is adapted  
to send one of an e-mail notification, a desktop notification, a voice notification, a pager notification, and a facsimile  
notification.

21 The system of claim 17, wherein the escrow key manager is  
adapted to provide an escrow decryption key, the system further comprising:a decryption module, coupled to the  
transmission module, adapted to decrypt the package using the escrow decryption key.

22 The method of claim 21, wherein the escrow encryption key and  
the escrow decryption key comprise one of syrarnetric keys and asymmetric keys.

23 The system of claim 17, wherein the directory interface and the  
encryption module are each adapted to operate within a sending system;wherein the computer-readable medium, the  
notification module, and the transmission module are each adapted to operate within a server system; and27C  
adapted to operate within a receiving system.

24 The system of claim 23, wherein the key registration module is  
2 received by the receiving system as an attachment to a notification.

25 The system of claim 23, wherein the key registration module is  
2 received by the receiving system by following a hyperlink in a notification.

26 '17he system of claim 23, wherein the transmission module within  
the server system is adapted to transmit the package in escrow to the decryption module within the receiving system;  
and wherein the decryption module within the receiving system is adapted to receive the package from the  
transmission module, receive an escrow decryption key from the escrow key manager, and decrypt the package with  
the escrow decryption key.

27 The system of claim 23, wherein the tTansn-dssion module within  
the server system is adapted to receive an escrow decryption key from the escrow key manger, decrypt the package  
in escrow using the escrow decryption key, receive the addressee's public key from a directory, re-encrypt the  
package using the addressee's public key, and transmit the package to the decryption module withl-dn the receiving  
system; and wherein the decryption module within the receiving system is adapted to receive the package from the  
transmission28and decrypt the package using the addressee's private key.

28 In a con-iputer-readable medium, a computer program product for  
2 securely transmitting an information package to an addressee via a network, the 3 computer-readable medium  
comprising program code adapted to perform the4 steps of:determining whether the addressee has a public key;in  
response to the addressee not having a public key:encrypting the package with an escrow encryption key;storing the  
package in escrow for the addressee;notifying the addressee of the package in escrow; andin response to receiving an  
acknowledgment from the addressee:issuing new public and private keys to the addressee; andtransmitting the  
package to the addressee via the network.29Information J-1 0 100PackageSending System5112 102Public Key 110  
114Directory P Directory lo, Encryption - Escrow KeyInterface Module Manager108 108A L1 08Server SystemJ-  
104118Escrow Storage Area120 122Notification .4 TransmissionModule Module108 I 08Receiving System124  
126Key lo DecryptionRegistration ModuleModule 106Information 10PackageFig. 1 Addressable Memory110 114  
J'212Directory Interface Encryption Modulet20 202 206Storage Device CPU Network InterfaceA Li 08208  
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De withtrieve escrow pa Provide escrow and decrypt packageor addr ea'sauthenticated user priva keFig.

3122(@@P@i--Crypton Modu transmission Module342344 108 etrieve escrowReceive escrow m4 package based onPackage authentication andsend to decryptionmoduleetretv crowdecry key348Decrypt withescrow decryption@eyFig. 4126 122Crypton Modu e Transmission Mod356 108Receive escrow Retrieve escrowpackage package based onAuthenticationRetrievedescryp and d358 Re-encryp.t usingDe.crypt with addressee's publipnprivate key keFig. 5RfrERNArlONAL SEARCH REPORT Inter. AM Application NoPCT/SG 00/00001A.  
CLASSIFICATION OF AUEWECTMATTERIPC 7 H04L9/30 H04L9/08 H04L29/06 G06FI/00According to International Patent Classification (IPC) or to both national classification and IPC

## 0 FIELDS SEARCHED

Minirnum documentation searched (classification system followed by classification symbols)IPC 7 H04L G06F Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched Electronic data base consulted during the international search (name of data base and, where practical, search terms used)C. DOCUMENTS CONSIDERED TO BE RELEVANTCategory o Citation of document, with indication, where appropriate, of the relevant passages Relevant to claim No.Y EP 0 869 652 A (TUMBLEWEED SOFTWARE CORP) 1-229287 October 1998 (1998 07)page 3, line 40 -page 4, line 17page 14, line 42 -page 17, line 16figure 3A 23Y US 5 751 813 A (DORENBOS DAVID) 1-2292812 May 1998 (1998 12)abstractcolumn 2, line 24 -column 4, line 39column 5, line 14 -column 6. line 9LMV Further documents are listed In the continuation of box C. Patent family members are listed in annex.A joSpecial categories of cited documents6T' laterdocumentpublishedafterthe international filing date or priority date and not in conflict with the application butW document deffning the general state of the art which is not cited to understand the principle or theory underlying theconsidered to be of particular relevance invention'E6 earlier document but published on or after the international W document of particular relevance; the claimed inventionfiling date cannot be considered novel or cannot be considered to'12 document which may throw doubts on priority claim(s) or involve an inventive step when the document Is taken alone which is cited to establish the publication date of another ffY' document of particular relevance; the clatimed invention citation or other special reason (as specified) cannot be considered to Involve an inventive stop when the 402 document referring to an oral disclosure, use, exhibition or document is combined with one or more other such docuother means ments, such combination being obvious to a person skilled4P\$ document published prior to the international filing date but in the art. later than the priority date claimed document member of the same patent family Date of the actual completion of the international search Date of mailing of the international search report9 May 2000 19/05/2000Name and mailing address of the ISA Authorized officerEuropean Patent Office, P.B. 581 8 Patentlaan 2NL - 2280 HV RliswijkTel. (+31-70) 340-2M, Tx. 31 651 epo nl, Carnerero Alvaro, FFax: (+31-70) 340-W16Form POTASM210 (swond al"et) (July 1992)page 1 of 2INTERNATIONAL SEARCH REPORT Irten nal Appliodlon NoPCT/SG 00/00001C.I(Continuation) DOCUMENTS CONSIDERED TO BE RELEVANTCategory Citation of document, with indicationwhere appropriate, of the relavaM pawWas Fielevant to claim No.A WO 99 00958 A (PARKINSON DAVID WILLIAM 1-28;TIBBITT EGGLETON ROBERT IAN (GB);ROBERTS) 7 January 1999 (1999 07)page 2, line 11 -page 3, line 20page 5, line 22 - line 28; figure Ipage 10, line 2 - line 4page 10, line 12 - line 14Fon PCMAMO (continuation at second Meet) (July 18W)page 2 of 2111MRNATIONAL SEARCH REPORTInformation on patent family members Intern al Application NoPCT/SG 00/00001Patent document Publication Patent family Publicationcited in search report C member(s) F clatteEP 0869652 A 07 1998 JF 11031127 A 02 1999.. ..... ----- .. US 5751813 A 12 1998 AU 3877997 A 19 1997BR 9702187 A 29 1999CA 2224661 A 06 1997EF 0882340 A 09 1998JP 11509075 T 03 1999PL 324266 A 11 1998 ... ----- .. FOffn PGTASAR10 (patent farmfly annex) (juiy 1992)

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**AUTOMATIC BROKER TOOLS AND TECHNIQUES**  
**OUTILS ET TECHNIQUES POUR COURTIER AUTOMATIQUE**

**Patent Applicant/Patent Assignee:**

- **OGILVIE John W L**; 1211 East Yale Avenue, Salt Lake City, UT 84105  
US; US(Residence); US(Nationality)

**Legal Representative:**

- **OGILVIE John W L**  
Computer Law++, 8 East Broadway, Suite 725, Salt Lake City, UT 84111; US;

	<b>Country</b>	<b>Number</b>	<b>Kind</b>	<b>Date</b>
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Application	WO	2000US10376		20000418
Priorities	US	99134383		19990515

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[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;  
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; SD; SL; SZ; TZ; UG;  
ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

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**English Abstract:**

The invention provides sampling, escrowing, and other tools and techniques for facilitating transactions that involve digital goods (800, 804). Transactions may be of the goods-for-payment type, or they may be barter transactions that exchange goods for goods. Digital goods (800, 804) may be escrowed with an automatic broker (504). The broker (504) may also create and distribute samples of the goods (802), which are created by techniques such as distorting or burdening part or all of a copy of the goods. In some cases the broker (504) may accept and act on approval or disapproval notices from the parties to a transaction, to cancel or complete a transaction. In other cases, the broker's participation is limited to providing and/or authenticating samples.

**French Abstract:**

L'invention concerne des outils et des techniques automatiques d'echantillonnage, de depots, etc. pour faciliter les transactions portant sur des biens numeriques (800, 804). Ces transactions peuvent etre du type biens contre paiement, ou bien des operations de troc, a savoir un echange de biens. Les biens numeriques (800, 804) peuvent etre deposes entre les mains d'un courtier automatique (504). Ce dernier (504) peut egalement creer et distribuer des echantillons de biens (802), crees au moyen de techniques permettant par exemple d'alterer une partie ou la totalite d'un exemplaire des biens. Dans certains cas, le courtier (504) peut accepter ou suivre les avis des parties de la transaction indiquant leur accord ou leur desaccord avec ladite transaction, pour annuler ou mener a terme une transaction. Dans d'autres cas, la participation du courtier se limite a la fourniture et/ou a l'authentification d'echantillons.

Type	Pub. Date	Kind	Text
Publication	20001123	A1	With international search report.
Examination	20010823		Request for preliminary examination prior to end of 19th month from priority date

**Claims:**

4 0

CLAIMSI A method for facilitating transactions involving digital content, the digital content provided by a seller, the method comprising the steps of the seller making a copy of the digital content for a transaction accessible to an automatic broker tool; and the automatic broker tool creating a sample of the digital content, the sample characterized in that its content is not predicted by the seller, whereby the sample contains useful information about the digital content without containing a complete and accurate copy of the digital content, thereby preventing an unauthorized use of the digital content.

2 The method of claim 1, wherein the broker creates the sample by distorting at least a portion of the digital content.

3 . The method of claim 1, wherein the broker creates the sample by burdening at least a portion of the digital content with spurious data.

4 The method of claim 1, wherein the broker creates the sample by extracting a portion of the digital content and thereby omitting the remaining portion of the digital content.

5 The method of claim 1, further comprising the step of placing the sample in a catalog of the seller.

6 The method of claim 1, further comprising the step of the automatic broker tool providing the sample to the seller.

7 The method of claim 1, further comprising the step of the automatic broker tool providing the sample to a buyer for inspection.

8 The method of claim 7, further comprising the step of the automatic broker tool completing a transaction, the completing step comprising releasing a copy of the digital content to at least one of the buyer and an agent for the

buyer.

9 The method of claim 8, wherein the automatic broker tool also releases a payment from the buyer to at least one of the seller and an agent for the seller while completing the transaction.

10 The method of claim 8, wherein the automatic broker tool also releases digital content from the buyer to the seller while completing the transaction.

4 11L The method of claim 1, wherein the step of creating a sample comprises placing authentication information in the sample, thereby permitting authentication which verifies that the automatic broker tool is the source of the sample.

12 The method of claim 1, wherein the automatic broker tool creates a sample using at least one technique which is selected by the automatic broker tool in response to identifying a data type of the digital content.

13 An automatic broker tool for facilitating transactions involving digital content, the tool comprising: a goods store for storing digital goods escrowed with the automatic broker tool; a sampling means for creating a sample of digital goods; and a processor operable in connection with a configured memory to provide samples created by the sampling means and to escrow digital goods in the goods store.

14 The automatic broker tool of claim 13, wherein the processor is also operable in connection with the configured memory to complete transactions by releasing escrowed digital goods to a first party and releasing a corresponding payment to a second party.

15 The automatic broker tool of claim 13, wherein the processor is also operable in connection with the configured memory to complete transactions by releasing escrowed digital goods of a first party to a second party and releasing escrowed digital goods of the second party to the first party.

16 An automatic broker tool for facilitating barter transactions involving digital content, the tool comprising: a goods store for storing digital goods to be escrowed, the digital goods provided to the automatic broker tool by at least two parties; and a processor operable in connection with a configured memory to automatically escrow digital goods for the parties in the goods store, to receive goods release approvals from the parties, and in response to those release approvals to automatically complete a barter transaction by releasing escrowed goods to parties other than the parties that provided them to be escrowed.4 2. The automatic broker tool of claim 16, further comprising a distortionsampling means for creating a sample by distorting a copy of at least a portion of the digital goods.

18 The automatic broker tool of claim 17, wherein the distortionsampling means changes the order of data in the digital content.

19 The automatic broker tool of claim 16, further comprising a burdening sampling means for creating a sample by adding data to a copy of at least a portion of the digital goods.

20 The automatic broker tool of claim 19, wherein the burdening sampling means adds steganographic data to a copy of at least a portion of the digital goods.

21 The automatic broker tool of claim 19, wherein the burdening sampling means adds spurious data to a copy of at least a portion of the digital goods.

22 A sample of digital content produced by a process for facilitating a transaction involving digital content possessed by a party, the process comprising the steps of the party making a copy of the digital content for a transaction accessible to an automatic broker tool; and the automatic broker tool creating a sample of the digital content, the sample characterized in that its content is not predicted by the party, whereby the sample contains useful information about the digital content without containing a complete and accurate copy of the digital content, thereby preventing an unauthorized use of the digital content.

23 A configured computer storage medium which will cause at least a portion of a computer system to perform method steps for facilitating transactions involving digital content, the digital content provided by a party, the method comprising the steps of the party making a copy of the digital content for a transaction accessible to an automatic broker tool; and the automatic broker tool creating a sample of the digital content, the sample

characterized in that its content is not predicted by the party, whereby the sample contains useful information about the digital content without containing a complete and accurate copy of the digital content, thereby preventing an unauthorized use of the digital content.<sup>4</sup> 3. The configured computer storage medium of claim 23, wherein the method further comprises the step of the party escrowing the digital content with the automatic broker tool. 25@ The configured computer storage medium of claim 23, wherein the broker creates the sample by distorting at least a portion of the digital content.

26 The configured computer storage medium of claim 23, wherein the broker creates the sample by burdening at least a portion of the digital content with spurious data.

27 A configured computer storage medium which will cause at least a portion of a computer system to perform method steps for facilitating barter transactions involving digital content, the digital content provided by at least two parties, the method comprising

the computer-implemented steps of receiving from a first party a copy of first digital content and escrowing that first digital content; receiving from a second party a copy of second digital content and escrowing that second digital content; determining an approval exists to release the first digital content to the second party; determining an approval exists to release the second digital content to the first party; releasing the first digital content to the second party; and releasing the second digital content to the first party.

28 The configured computer storage medium of claim 27, wherein at least one of the determining steps comprises receiving an approval from the party that provided the digital content being approved for release.

29 The configured computer storage medium of claim 27, wherein at least one of the determining steps comprises timing out after no cancellation is received from the party that provided the digital content being approved for release.

30 The configured computer storage medium of claim 27, wherein the method further comprises the steps of creating a sample of digital content; and sending the sample to at least one of the parties prior to at least one of the determining steps.

4 4. The configured computer storage medium of claim 27, wherein the digital content includes an image and the step of creating a sample creates a thumbnail of the image.

32 A configured computer storage medium which will cause at least a portion of a computer system to perform method steps for facilitating transactions involving digital content, the digital content provided by a seller, the method comprising the steps of receiving from the seller a copy of digital content and escrowing that digital content; and creating a sample of the digital content, including at least one of distorting a copy of at least a portion of the digital content and adding spurious data to a copy of at least a portion of the digital content.

33 The configured computer storage medium of claim 32, wherein the sample creating step further comprises placing authentication information in the sample, thereby permitting authentication which verifies the source of the sample.

34 A method for facilitating barter transactions involving digital content using an automatic broker tool for facilitating barter transactions involving digital content, the tool comprising a goods store for storing digital goods to be escrowed, the digital goods provided to the automatic broker tool by at least two parties, the tool further comprising a processor operable in connection with a configured memory to escrow digital goods for the parties in the goods store, to receive goods release approvals from the parties, and in response to those release approvals to release escrowed goods to parties other than the parties that provided them to be escrowed, the method comprising the steps of obtaining a description of the automatic broker tool and employing the description by advertising at least one of the automatic broker tool and a barter transaction service which uses the automated broker tool.

35 A method for facilitating transactions involving digital content, the method comprising the steps of obtaining a description of a configured computer storage medium and employing the description by advertising at least one of a configured computer storage medium and a service which uses the configured computer storage medium, the computer storage medium configured to cause at least a portion of a computer system to perform steps in a process, the digital content provided by a party, the process comprising the party making a copy of the digital content for a transaction accessible to an automatic broker

4 Stool, the process further comprising the automatic broker tool creating a sample of the digital content, the sample characterized in that its content is not predicted by the party, whereby the sample contains useful information about the digital content without containing a complete and accurate copy of the digital content, thereby preventing an unauthorized use of the digital content.4 6/6(1)SELLER PROVIDES SELLER PROVIDESDESCRIPTION SAMPLETO BUYER TO BUYER(2) BUYER PROVIDESPAYMENTTO SELLER(3) SELLER

PROVIDESGOODSTO BUYER(PRIOR ART)Fig\* ISELLER PROVIDES SELLER PROVIDESDESCRIPTION P@ SAMPLETO BUYER TO BUYER(2) SELLER PROVIDESGOODSTO BUYER(3) BUYER PROVIDESPAYMENTTO SELLER(PRIOR ART)Fig 2/6SELLER PROVIDES SELLER PROVIDESDESCRIPTION SAMPLETO BUYER TO BUYER(2) SELLER AND BUYERNEGOTIATE WITHEACH OTHERIF(3) B UYI. I% (3) SELLER (3) THEPROVIDES PROVIDES BUYERPAYMENT GOODS PROVIDESTO SELLER TO BUYER PAYMENT,ANDATTHE(4) SELLER (4) BUYER SAME

TIME,PROVIDES PROVIDES THE SELLERGOODS PAYMENT PROVIDESTO BUYER TO SELLER THE GOODS(PRIOR ART)Fig 3/6AT ORNEY, ESCROW FIRM, ORSELLER OTHER CONVENTIONAL AGENT F BUYER(1) DESCRIPTION AND/ORCONVENTIONAL SAMPLE(2) NEGOTIATIONS (SHOWN AT THIS POINT FORCONVENIENCE, BUT MAY OCCUR AT VARIOUS TIMES)(3) PAYMENT INTO(IFUNDS NOW IN ESCROWESCROW"(5) GOODS TOBUYER/COURIER(6) "GOODSPA YMENTFROM RECEIVED OK"ESCROW(PRIOR ART)Fig\* 4/6SELLER 500 AUTOMATIC BROKER 504 BUYER 502DIGITAL GOODS 506 F SAMPLES 508PAYMENT 51 0jPAYMENT 512 GOODS 514Fig\* 5SELLER 500 AUTOMATIC BROKER L04 BUYER 502FDIGITAL GOODS 506 F-SAMPLES 508SAMPLES 508I PAYMENT 51 0PAYMENT 512 F GOODS 514Fig\* 6SELLER 500 AUTOMATIC BROKER @@04 [BUYER 50261GITAL GOODS 506 SAMPLES 508FPAYMENT 51 0GOODS 514PAYMENT 512Fig\* 7/6SELLER 500 AUTOMATIC BROKER 504 BUYER 502EDIGITAL GOODS S 800F SAMPLES OF S 802SAMPLES OF B 806 DIGITAL GOODS B 804FOK, CLOSE DEAL a808 OK, CLOSE DEAL 810F DIGITAL GOODS B q@12 DIGITAL GOODS S 9814Fig\* 8SELLER @N- o AUTOMATIC BROKER 504 BUYER 502r DIGITAL GOÖDS 900, OBTAIN SAMPLES 9102PROVIDE SAMPLES(STANDALONE AND/ORIN CATALOG 904pliFigs 90BTAIN SAMPLES 902CREATE PARTIAL COPY OF DIGITAL GOODS 1002CREATE DISTORTED COPY OF DIGITAL GOODS 10044CREATE BURDENED COPY OF DIGITAL GOODS 1006Fig 10/6F=;NETWORK(S) M NETWORK(S)E31106 1108,olo L11 01 500 MEDIUM 1102,5021110 104, 504Fig\* IIBROKER 504GOODS SERVER(S) 1200 SAMPLE SERVER(S) 1202NETWORK NETWORKCONNECTION 1204 CONNECTION TOACCESS CONTROL GOODS SERVER 12161206 1ACCOUNTING/ SAMPLE SAMPLESLOGGING 1210 MANAGER

STORAGE1218 1220CATALOGING 12221212RANSACTONSAMPLING MANA ER 12241214AUTHENTICATION 1226CONNECTION(S) TOGOODS STORAGE BUYER(S) AND/OR1208 SELLER(S) 1228Figs 1 2INTERNArrIONAL SEARCH REPORT international application No.PCT/US00/10376A. CLASSIFICATION OF SUBJECT MATTERIPC(7) :G06F 17/60US CL :705/26, 27, 37, 39, 51, 53, 57According to International Patent Classification (IPQ or to both national classification and IPCEL FIELDS SEARCHEDMinimum documentation searched (classification system followed by classification symbols)U.S. : 705/26, 27, 37, 39, 51, 53, 57Documentation searched other than minimum documentation to the extent that such documents are included in the fields searchedNONElectronic data base consulted during the international search (name of data base and, where practicable, search terms used)WEST, DIALOGC.

DOCUMENTS CONSIDERED TO BE RELEVANTCategory\* Citation of document, with indication, where appropriate, of the relevant passages Relevant to claim No. X US 5@5579518 A (ROSEN) 17 September 1996, col. 17, line 42 dim 13-16, 27-3 1 col. 42, line 67. Y US 5161304 A (COOPERMAN et al) 18 March 1997, col. 6, line 1-12, 17-267 326 thru col. 16, line 64. 35Y US 576879236 A (MOSKOWITZ et al) 11 November 1997, col. 5, 1-12,

17-26, 32line 1 thru col. 16, line 48. 35Y US 5 7 794 @ 207 A (WALKER et al) 11 August 1998, col. 11, line 41 1-12, 17-26, 32thru col. 31, line 8. 35AX US 51933,498 A (SCHNECK et al) 03 August 1999, entire 1-35document.AIP US 519497885 A (LEIGHTON) 07 September 1999, entire 1-35Further documents are listed in the continuation of Box C. El See patent family annex. Special categories of cited documents: 'T' later document published after the international filing date or priority date and not in conflict with the application but cited to understand 'A' document defining the general state of the art which is not considered the principle or theory underlying the invention to be of particular relevance 'E' earlier document published on or after the international filing date X. document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step 'L' document which may throw doubts on priority claim(s) or which is when the document is taken alone cited to establish the publication date of another citation or other Y. special reason (as specified) document of particular relevance @ the claimed invention cannot be considered to involve an inventive step when the document is a document referring to an oral disclosure, use, exhibition or other combination with one or more other such documents, such combination means being obvious to a person skilled in the art. P. document published prior to the international filing date but later than .& - document member of the same patent family the priority date claimed Date of the actual completion of the international search Date of mailing of the international search report 16 AUGUST 2000 07 SEP 2000 Name and mailing address of the ISA/US Authorized officer Commissioner of Patents and Trademarks Box PCT TOD SWANN Washington, D.C. 20231 Facsimile No. (703) 305-3230 Telephone No. (703) Form PCT/ISA/210 (second sheet) (July 1998)\*

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07849698 Supplier Number: 65530223 (THIS IS THE FULLTEXT)

**B2B sites hope to change dealers' lives.**

Fedchenko, Vera

Tire Business, v 18, n 13, p 16

Sept 25, 2000

**Text:**

AKRON--It's not exactly a conversation piece for the next family reunion, but for tire dealers the logistics of obtaining and unloading product translates either into dollars or empty pockets.

Business-to-business (B2B) Web sites have arrived upon the tire industry and have promised to help dealers with those logistics through the speed and global marketplace created by the Internet. Two sites that want to connect dealers to other dealers, wholesalers and manufacturers are TireDex.com and TrucktireXchange.com.

Both firms still are fairly new to the tire industry--TireDex launched a year ago, and TrucktireXchange debuted May 1 at the International Tire and Rubber Association's World Expo. But both want to become the industry's premier online exchanges.

"We really feel we can change people's lives here, that we can improve the overall way these guys (dealers) operate," said Cort Jacoby, chief operating officer of TrucktireXchange.

In just four months, Chicago-based TrucktireXchange has signed almost 600 members and had \$750,000 in online transactions to date, Mr. Jacoby said. A flat commission of 3 percent is collected on sales.

The company's plan is to reach profitability within its first 16 months of operation, Mr. Jacoby said. Founded by Mark Imyak, principal of City Tire Inc. in Chicago, TrucktireXchange connects small- and medium-sized fleets to dealers across North America.

Fleets can search the Web site, find a deal on a set of truck tires or retreads and have those products shipped to them and installed by a local dealer. They also can search for products in the region a truck is traveling through, make the purchase online and direct the driver to that dealership, Mr. Jacoby explained.

He noted that among fleet operators, "technology has really been rocking their world" because more than 200 B2B Web sites that focus on transportation and logistics now exist.

On the tire industry's retailing side, Newport Beach, Calif.-based TireDex has signed more than 2,200 members from 75 countries and has roughly 200-300 of those members posting inventory on a regular basis, said Steve Schultz, marketing communications director.

The site charges a commission ranging from 1.5 to 3 percent for tire sales and a 6-percent commission on wheel sales, Mr. Schultz said. He declined to disclose sales figures but admitted that TireDex isn't turning a profit yet.

TireDex's goal is to make online trading as comfortable as possible for dealers, Mr. Schultz said, by providing a forum for parties to negotiate directly or privately. One of TireDex's services is to **hold** payments in **escrow** until the buyer receives a satisfactory **shipment** of the agreed upon product, he said.

The firm also is working to improve the exchange by developing what it calls MegaSites--a platform where dealers can log on, look up a tire manufacturer's inventory and order tires. Mr. Schultz said TireDex currently is implementing a MegaSite with an undisclosed tire maker.

He emphasized that although tire dealers may be used to obtaining inventory directly from manufacturers and distributors, a B2B site opens up a worldwide inventory network.

"The whole idea of an independent B2B is that your Rolodex' just exploded, and all of a sudden you have contacts upon contacts you never knew you had," Mr. Schultz said.

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**SYSTEM, DEVICE, AND METHOD FOR COORDINATING AND FACILITATING COMMERCIAL TRANSACTIONS**

SYSTEME ET DISPOSITIF POUR COORDONNER ET FACILITER DES TRANSACTIONS COMMERCIALES

**Patent Applicant/Patent Assignee:**

- CLAREON CORPORATION; 25 Pearl Street, Portland, ME 04101  
US; US(Residence); --(Nationality)

**Legal Representative:**

- SUNSTEIN Bruce D(et al)(agent)  
Bromberg & Sunstein LLP, 125 Summer Street, Boston, MA 02110-1618; US;

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**English Abstract:**

**French Abstract:**

L'invention concerne un systeme, un dispositif, et un procede pour coordonner et faciliter des transactions commerciales. Un facilitateur de transactions electroniques est utilise pour coordonner et faciliter des transactions commerciales entre diverses parties participant a toute ou partie d'une transaction. Le facilitateur de transactions electroniques recoit, de preference par courrier electronique, des informations de transaction electronique des diverses parties intervenant dans la transaction. Les informations de transaction electronique peuvent etre transmises par des moyens securises et faire l'objet d'une authentification par rapport a l'information de transaction elle-meme, par rapport au fournisseur de l'information de transaction, ou encore par rapport a la question de savoir si ledit fournisseur est habilee a fournir les informations de transaction. Le facilitateur de transactions electroniques determine le type de transaction, les types d'informations de transaction electronique necessaires pour effectuer la transaction, et la question de savoir s'il existe suffisamment d'informations de transaction pour effectuer la transaction. Le facilitateur de transactions electroniques peut attendre de recevoir des informations de transaction electronique supplementaires ou les chercher activement. Apres avoir recu des informations de transaction electronique suffisantes pour effectuer la transaction, le facilitateur de transactions electroniques passe a leur traitement. Le traitement des informations de transaction electronique peut consister, entre autres, a authentifier les informations de transaction, a authentifier le fournisseur d'informations de transaction, et a verifier que ledit fournisseur est autorise a fourrnir ces informations. Le facilitateur de transactions electroniques peut donner a un systeme de reglement l'instruction d'effectuer des transferts de fonds. Il peut aussi fournir toute sorte de services a valeur ajoutee choisis par le payeur ou le beneficiaire contre paiement de frais de service.

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**Claims:**

I . A method for coordinating a commercial transaction between a first party and a second party, the method comprising:obtaining electronic transaction information relating to the commercial transaction;andprocessing the electronic transaction information on behalf of at least one of the first party and the second party.

2 The method of claim 1, wherein processing the electronic transaction information comprises: determining whether the electronic transaction information is sufficient to complete the commercial transaction.

3 The method of claim 2, wherein determining whether the electronic transaction information is sufficient to complete the commercial transaction comprises:

determining a transaction type for the commercial transaction; determining what electronic transaction information is needed to complete the commercial transaction based upon the transaction type; and determining whether the electronic transaction information is sufficient to complete the commercial transaction based upon the electronic transaction information needed to complete the commercial transaction.

4 The method of claim 1, wherein processing the electronic transaction information comprises: providing an escrow service; and generating electronic documentary evidence associated with the escrow service.

5 The method of claim 1, wherein the electronic transaction information includes a payment order, and wherein processing the electronic transaction information comprises: determining a disposition for the payment order.

6 The method of claim 1, wherein the electronic transaction information includes a payment from a payor to a payee, and wherein processing the electronic transaction

information comprises: providing immediate funds to the payee in exchange for the payment.

7 The method of claim 1, wherein the electronic transaction information includes a payment from a payor to a payee, and wherein processing the electronic transaction

information comprises: obtaining immediate funds for the payee from a third party service provider.

8 The method of claim 7, wherein obtaining immediate funds for the payee from a third party service provider comprises: using a bidding process to find the third party service provider.

9 The method of claim 1, wherein the electronic transaction information includes a payment from a payor to a payee, and wherein processing the electronic transaction

information comprises: guaranteeing the payment on behalf of the payor.

10 The method of claim 1, further comprising:

generating billing information on behalf of one of the first party and the second party.

11 The method of claim 1, wherein the electronic transaction information includes an invoice specifying an invoice amount due, and wherein processing the electronic

transaction information comprises: determining an actual amount due based upon at least the invoice amount due; and effectuating a payment of the actual amount due.

12 The method of claim 1, wherein processing the electronic transaction information comprises: maintaining credit information for at least one of the first party and the second party; and determining a risk score for the commercial transaction based upon the credit information.

13 The method of claim 1, wherein the electronic transaction information comprises monetary information, and wherein processing the electronic transaction information comprises converting the monetary information from one currency to another currency.

14 The method of claim 1, wherein processing the electronic transaction information comprises currency hedging. 1

15. The method of claim 1, wherein processing the electronic transaction information

comprises: generating accounting information for at least one of the first party and the second party in an accounting format compatible with an accounting system utilized by at least one of said first party and said second party.

16 The method of claim 1, further comprising information mining.

I'D

17 The method of claim 1, further comprising record keeping.

18 The method of claim 1, further comprising:

producing a direct income stream from a service provider based upon said processing of the electronic transaction

information.

19 The method of claim 18, wherein the electronic transaction information comprises a payment, and wherein producing a direct income stream comprises:selling the payment to a third party service provider.

20 The method of claim 1, wherein the electronic transaction information includes a payment from a payor to a payee, and wherein processing the electronic transaction information comprises:effectuating a transfer of funds from a payor bank account to a payee bank account.

21 The method of claim 1, wherein processing the electronic transaction information comprises:verifying the electronic transaction information.

22 The method of claim 1, wherein processing the electronic transaction information comprises:checking for duplicate transaction information.

23 The method of claim 1, wherein processing the electronic transaction information comprises:applying predetermined business rules to the electronic transaction information.

24 The method of claim 1, wherein processing the electronic transaction information comprises:generating settlement system instructions in a form compatible with a settlement system.

25 The method of claim 24, further comprising:

sending the settlement system instructions to the settlement system.

26 The method of claim 1, wherein obtaining electronic transaction information relating to the commercial transaction comprises:receiving an input file containing the electronic transaction information.

27 The method of claim 26, wherein obtaining electronic transaction information relating to the commercial transaction further comprises:verifying a digital signature for the input file.

28 The method of claim 26, wherein obtaining electronic transaction information relating to the commercial transaction further comprises:decrypting the input file.

29 The method of claim 2, further comprising:

determining that the electronic transaction information is insufficient to completethe commercial transaction; andobtaining additional electronic transaction information to complete the commercial transaction.

30 The method of claim 29, wherein obtaining additional electronic transaction information to complete the commercial transaction comprises:obtaining the additional electronic transaction information from one of said first party and said second party.

31 The method of claim 29, wherein obtaining additional electronic transaction information to complete the commercial transaction comprises:obtaining the additional electronic transaction information from a third party.

32 The method of claim 21, wherein verifying the electronic transaction information comprises:determining a provider of the electronic transaction information;authenticating the electronic transaction information;authenticating the provider of the electronic transaction information; and deten-nining whether the provider of the electronic transaction information is authorized to provide the electronic transaction information.

33 An apparatus for coordinating a commercial transactions, the apparatus comprising:a network interface couplable to a communication network; and a transaction processor operably coupled to coordinate and facilitate commercial transactions over the communication network via the network interface.

34 The apparatus of claim 33, wherein the transaction processor is operably coupled to obtain electronic transaction information relating to a commercial transaction between at least a first party and a second party over the communication network via the network interface and process the electronic transaction information on behalf of at least one of the first party and the second party.

35 The apparatus of claim 34, wherein the transaction processor is operably coupled to determine whether the electronic transaction information is sufficient to complete the commercial transaction.

36 The apparatus of claim 35, wherein the transaction processor is operably coupled to determine a transaction type

for the commercial transaction, determine what electronic transaction information is needed to complete the commercial transaction based upon the transaction type, and determine whether the electronic transaction information is sufficient to complete the commercial transaction based upon the electronic transaction information needed to complete the commercial transaction.

37 The apparatus of claim 34, wherein the transaction processor is operably coupled to provide an escrow service and generate electronic documentary evidence associated with the escrow service.

38 The apparatus of claim 34, wherein the electronic transaction information includes a payment order, and wherein the transaction processor is operably coupled to determine a disposition for the payment order.

39 The apparatus of claim 34, wherein the electronic transaction information includes a payment from a payor to a payee, and wherein the transaction processor is operably coupled to provide immediate funds to the payee in exchange for the payment.

40 The apparatus of claim 34, wherein the electronic transaction information includes a payment from a payor to a payee, and wherein the transaction processor is operably coupled to obtain immediate funds for the payee from a third party service provider.

41 The apparatus of claim 40, wherein the electronic transaction processor is operably coupled to use a bidding process to find the third party service provider for obtaining immediate funds for the payee from the third party service provider.

42 The apparatus of claim 34, wherein the electronic transaction information includes a payment from a payor to a payee, and wherein the transaction processor is operably coupled to guarantee the payment on behalf of the payor.

43 The apparatus of claim 34, wherein the transaction processor is operably coupled to generate billing information on behalf of one of the first party and the second party.

44 The apparatus of claim 34, wherein the electronic transaction information includes an invoice specifying an invoice amount due, and wherein the transaction processor is operably coupled to determine an actual amount due based upon at least the invoice amount due and effectuate a payment of the actual amount due.

45 The apparatus of claim 34, wherein the transaction processor is operably coupled to maintain credit information for at least one of the first party and the second party and to determine a risk score for the commercial transaction based upon the credit information.

46 The apparatus of claim 34, wherein the electronic transaction information includes monetary information, and wherein the transaction processor is operably coupled to convert the monetary information from one currency to another currency.

47 The apparatus of claim 34, wherein the transaction processor is operably coupled to provide a currency hedging service.

48 The apparatus of claim 34, wherein the transaction processor is operably coupled to generate accounting information for at least one of the first party and the second party in an accounting format compatible with an accounting system utilized by at least one of said first party and said second party.

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49 The apparatus of claim 34, wherein the transaction processor is operably coupled to provide an information mining service.

50 The apparatus of claim 34, wherein the transaction processor is operably coupled to 1 5 provide a record keeping service for at least one of the first party and the second party.

51 The apparatus of claim 34, wherein the electronic transaction information comprises a payment, and wherein the transaction processor is operably coupled to sell the payment to a third party service provider.

52 The apparatus of claim 34, wherein the electronic transaction information includes a payment from a payor to a payee, and wherein the transaction processor is operably coupled to effectuate a transfer of funds from a payor bank account to a payee bank account.

53 The apparatus of claim 34, wherein the transaction processor is operably coupled to verify the transaction information.

54 The apparatus of claim 34, wherein the transaction processor is operably coupled to check for duplicate transaction information.

55 The apparatus of claim 34, wherein the transaction processor is operably coupled to apply predetermined business rules to the transaction information.

56 The apparatus of claim 34, wherein the transaction processor is operably coupled to generate settlement system instructions in a form compatible with a settlement system.

57 The apparatus of claim 56, further comprising a settlement system interface for sending the settlement system instructions to the settlement system.

58 The apparatus of claim 34, wherein the transaction processor is operably coupled to obtain the electronic transaction information in the form of an input file containing the transaction information.

59 The apparatus of claim 58, wherein the input file comprises a digital signature, and wherein the transaction processor is operably coupled to verify the digital signature for the input file.

60 The apparatus of claim 58, wherein the input file is encrypted, and wherein the transaction processor is operably coupled to decrypt the input file.

61 The apparatus of claim 35, wherein the transaction processor is operably coupled to obtain additional electronic transaction information to complete the commercial transaction upon determinining that the electronic transaction inforination is insufficient to complete the commercial transaction.

62 The apparatus of claim 61, wherein the transaction processor is operably coupled to obtain the additional electronic transaction information from one of said first party, said second party, and a third party

63 The apparatus of claim 53, wherein the transaction processor is operably coupled to verify the electronic

transaction information by determining a provider of the electronic transaction information, authenticating the electronic transaction information, authenticating the provider of the electronic transaction information, and determining whether the provider of the electronic transaction information is authorized to provide the electronic transaction information.

64 An electronic transaction processing system for coordinating commercial transactions, the electronic transaction processing system comprising: a network interface component for sending and receiving electronic transaction information; and a transaction processing component for processing the electronic transaction information in order to coordinate and facilitate commercial transactions.

65 The electronic transaction processing system of claim 64, wherein the network interface component comprises an electronic mail server.

66 The electronic transaction processing system of claim 64, wherein the network interface component comprises a web server.

67 The electronic transaction processing system of claim 64, further comprising a database component for storing and retrieving electronic transaction information by the transaction processing component.

68 A computer program for controlling a computer system, the computer program comprising transaction processing logic programmed to obtain electronic transaction information relating to a commercial transaction between at least a first party and a second party and process the electronic transaction information on behalf of at least one of the first party and the second party.

69 The computer program of claim 68, wherein the transaction processing logic is programmed to determine whether the electronic transaction information is sufficient to complete the commercial transaction.

70 The computer program of claim 69, wherein the transaction processing logic is programmed to determine a transaction type for the commercial transaction, determine what electronic transaction information is needed to complete the commercial transaction based upon the transaction type, and determine whether the electronic transaction information is sufficient to complete the commercial transaction based upon the electronic transaction information needed to complete the commercial transaction.

71 The computer program of claim 68, wherein the transaction processing logic is programmed to provide an escrow service and generate electronic documentary evidence associated with the escrow service. 15 72. The computer program of claim 68, wherein the electronic transaction information includes a payment order, and wherein the transaction processing logic is programmed to determine a disposition for the payment order.

73 The computer program of claim 68, wherein the electronic transaction information includes a payment from a payor to a payee, and wherein the transaction processing logic is programmed to provide immediate funds to the payee in exchange for the payment.

74 The computer program of claim 68, wherein the electronic transaction information includes a payment from a payor to a payee, and wherein the transaction processing logic is programmed to obtain immediate funds for the payee from a third party service provider.

75 The computer program of claim 74, wherein the transaction processing logic is programmed to use a bidding process to find the third party service provider for obtaining funds for the payee from the third party service provider.

76 The computer program of claim 68, wherein the electronic transaction information includes a payment from a payor to a payee, and wherein the transaction processing logic is programmed to guarantee the payment on behalf of the payor.

77 The computer program of claim 68, wherein the transaction processing logic is programmed to generate billing information on behalf of one of the first party and the second party.

78 The computer program of claim 68, wherein the electronic transaction information I 0 includes an invoice specifying an invoice amount due, and wherein the transaction processing logic is programmed to determine an actual amount due based upon at least the invoice amount due and effectuate a payment of the actual amount due.

79 The computer program of claim 68, wherein the transaction processing logic is 1 5 programmed to maintain credit information for at least one of the first party and the second party and to determine a risk score for the commercial transaction based upon the credit infon-nation.

80 The computer program of claim 68, wherein the electronic transaction infori-nation comprises monetary information, and wherein the transaction processinCF logic is programmed to convert the monetary information from one currency to another currency.

81 The computer program of claim 68, wherein the transaction processing logic is programmed to provide a currency hedging service.

82 The computer program of claim 68, wherein the transaction processing locric is Inprogrammed to generate accounting information for at least one of the first party and the second party in an accounting fon-nat compatible with an accounting system utilized by at least one of said first party and said second party.

83 The computer program of claim 68, wherein the transaction processing logic is programmed to provide an information mining service.

84 The computer program of claim 68, wherein the transaction processing logic is programmed to provide a record keeping service for at least one of the first party and the second party.

85 The computer program of claim 68, wherein the electronic transaction inforination comprises a payment, and wherein the transaction processing locric is programmed to sell the payment to a third party service provider.

86 The computer program of claim 68, wherein the electronic transaction infori-nation includes a payment from a payor to a payee, and wherein the transaction processing logic is programmed to effectuate a transfer of funds from a payor bank account to a payee bank 1 5 account.

87 The computer program of claim 68, wherein the transaction processing logic is programmed to verify the transaction information.

88 The computer program of claim 68, wherein the transaction processing logic is programmed to check for duplicate transaction information.

89 The computer program of claim 68, wherein the transaction processing logic is programmed to apply predetermined business rules to the electronic transaction information.

90 The computer program of claim 68, wherein the transaction processing logic is programmed to generate settlement system instructions in a format compatible with a settlement system.

91 The computer program of claim 90, further comprising a settlement system interface for sending the settlement system instructions to the settlement system.

92 The computer program of claim 68, wherein the transaction processing logic is programmed to obtain the electronic transaction information in the form of an input file containing the transaction information.

93 The computer program of claim 92, wherein the input file comprises a digital signature, and wherein the transaction processing logic is programmed to verify the digital signature for the input file.

94 The computer program of claim 92, wherein the input file is encrypted, and wherein the transaction processing logic is programmed to decrypt the input file. 15 95. The computer program of claim 69, wherein the transaction processing logic is programmed to obtain additional electronic transaction information to complete the commercial transaction upon determining that the transaction information is insufficient to complete the commercial transaction.

96 The computer program of claim 95, wherein the transaction processing logic is programmed to obtain the additional electronic transaction information from one of said first party, said second party, and a third party.

97 The computer program of claim 87, wherein the transaction processing logic is programmed to verify the electronic transaction information by determining a provider of the electronic transaction information, authenticating the electronic transaction information, authenticating the provider of the electronic transaction information, and determining whether the provider of the electronic transaction information is authorized to provide the electronic transaction information.

98 The computer program of claim 68 embodied in a computer readable medium.

99 The computer program of claim 68 embodied in a data signal for propagation over a communication medium.

100. A method for facilitating a commercial transaction, the method comprising:  
obtaining transaction information; processing the transaction information; and generating transaction instructions in a format compatible with an electronic transaction processor. 101. The method of claim 100, wherein obtaining transaction information comprises obtaining an input file containing the transaction information. 102. The method of claim 101, wherein the input file comprises a delimited flat file containing the transaction information. 103. The method of claim 100, wherein obtaining transaction information comprises obtaining the transaction information from an accounts payable system. 104. The method of claim 100, wherein obtaining transaction information comprises obtaining the transaction information from a manual accounting system. 105. The method of claim 100, wherein the transaction information comprises payment information, and wherein the transaction instructions comprise payment instructions. 106. The method of claim 100, wherein the transaction information comprises payment and remittance information, and wherein the transaction instructions comprise payment instructions and remittance information. 107. The method of claim 100, wherein generating transaction instructions comprises generating a digital payment authorization document including at least one digital payment authorization. 108. The method of claim 100, further comprising sending the transaction instructions to the electronic transaction facilitator. 109. The method of claim 108, wherein sending the transaction instructions to the electronic transaction facilitator comprises digitally signing the transaction instructions using a digital certificate. 110. The method of claim 108,

wherein sending the transaction instructions to the electronic transaction facilitator comprises transmitting the transaction instructions to the electronic transaction facilitator using a secure communication mechanism. 111. The method of claim 100, wherein processing the transaction information comprises: verifying the transaction information. 112. The method of claim 100, wherein processing the transaction information comprises: generating the transaction instructions from the transaction information. 113. An apparatus for facilitating a commercial transaction, the apparatus comprising transaction processing logic operably coupled to obtain transaction information, process the transaction information, and generate transaction instructions in a form compatible with an electronic transaction processor. 114. The apparatus of claim 113, wherein the transaction processing logic is operably coupled to obtain the transaction information in the form of an input file containing the transaction information. 115. The apparatus of claim 114, wherein the input file comprises a delimited format file containing the transaction information. 116. The apparatus of claim 113, wherein the transaction processing logic is operably coupled to obtain the transaction information from an accounts payable system. 117. The apparatus of claim 113, wherein the transaction processing logic is operably coupled to obtain the transaction information from a manual accounting system. 118. The apparatus of claim 113, wherein the transaction information comprises payment information, and wherein the transaction instructions comprise payment instructions. 119. The apparatus of claim 113, wherein the transaction information comprises payment and remittance information, and wherein the transaction instructions comprise payment instructions and remittance information. 120. The apparatus of claim 113, wherein the transaction processing logic is operably coupled to generate the transaction instructions in the form of a digital payment authorization document including at least one digital payment authorization. 121. The apparatus of claim 113, wherein the transaction processing logic is operably coupled to send the transaction instructions to the electronic transaction facilitator. 122. The apparatus of claim 121, wherein the transaction processing logic is operably coupled to digitally sign the transaction instructions using a digital certificate. 123. The apparatus of claim 121, wherein the transaction processing logic is operably coupled to transmit the transaction instructions to the electronic transaction facilitator using a secure communication mechanism. 124. The apparatus of claim 113, wherein the transaction processing logic is operably coupled to verify the transaction information. 125. The apparatus of claim 113, wherein the transaction processing logic is operably coupled to generate the transaction instructions from the transaction information. 126. A computer program for controlling a computer system, the computer program comprising transaction processing logic programmed to obtain transaction information, process the transaction information, and generate transaction instructions in a form compatible with an electronic transaction processor. 127. The computer program of claim 126, wherein the transaction processing logic is programmed to obtain the transaction information in the form of an input file containing the transaction information. 128. The computer program of claim 127, wherein the input file comprises a delimited format file containing the transaction information. 129. The computer program of claim 126, wherein the transaction processing logic is programmed to obtain the transaction information from an accounts payable system. 130. The computer program of claim 126, wherein the transaction processing logic is programmed to obtain the transaction information from a manual accounting system. 131. The computer program of claim 126, wherein the transaction information comprises payment information, and wherein the transaction instructions comprise payment instructions. 132. The computer program of claim 126, wherein the transaction information comprises payment and remittance information, and wherein the transaction instructions comprise payment instructions and remittance information. 133. The computer program of claim 126, wherein the transaction processing logic is programmed to generate the transaction instructions in the form of a digital payment authorization document including at least one digital payment authorization. 134. The computer program of claim 126, wherein the transaction processing logic is programmed to send the transaction instructions to the electronic transaction facilitator. 135. The computer program of claim 134, wherein the transaction processing logic is programmed to digitally sign the transaction instructions using a digital certificate. 136. The computer program of claim 134, wherein the transaction processing logic is programmed to transmit the transaction instructions to the electronic transaction facilitator using a secure communication mechanism. 137. The computer program of claim 126, wherein the transaction processing logic is programmed to verify the transaction information. 138. The computer program of claim 126, wherein the transaction processing logic is programmed to generate the transaction instructions from the transaction information. 139. The computer program

of claim 126 embodied in a computer readable medium. 140. The computer program of claim 126 embodied in a data signal for propagation over a communication medium. 141. A system comprising an electronic transaction processor operably coupled to coordinate and facilitate commercial transactions and provide related value-add services on behalf of a number of parties. 142. The system of claim 141, wherein the electronic transaction processor is operably coupled to obtain electronic transaction information and process the electronic transaction information in order to complete commercial transactions on behalf of the number of parties. 143. The system of claim 142 'wherein the number of parties comprises at least a first party and a second party, and wherein the electronic transaction processor is operably coupled to coordinate a commercial transaction between the first party and the second party. 144. The system of claim 143, wherein the electronic transaction processor is operably coupled to obtain electronic transaction information from at least one of the first party and the second party. 144. The system of claim 143, wherein the number of parties comprises a third party, and wherein the electronic transaction process is operably coupled to obtain electronic transaction information from the third party. 145. The system of claim 141, further comprising a settlement system for effectuating fund transfers among the number of parties. 146. A method for coordinating commercial transactions and providing related valueadd services, the method comprising:maintaining an electronic transaction processor for coordinating commercialtransactions and providing related value-add services; andidng an interface to the electronic transaction processor for exchangingprovi 1 electronic transaction information with at least a first party to a commercial transaction over a communication network. 147. The method of claim 146, wherein the interface to the electronic transaction processor comprises an electronic mail interface. 148. The method of claim 146, wherein the interface to the electronic transaction processor comprises a web interface. 149. A method for exchanging transaction information in a communication system, the1 0 method comprising:formatting an electronic document descriptor including transaction information, wherein the transaction information is one of a plurality of transaction infon-nation types, and wherein the electronic document descriptor is specific to the transaction informationtype; andincluding the electronic document descriptor in an electronic transaction instrument. 150. The method of claim 149, wherein including the electronic document descriptor in the electronic transaction instrument comprises creating the electronic transaction instrument including the electronic document descriptor. 151. The method of claim 149, wherein including the electronic document descriptor in the electronic transaction instrument comprises adding the electronic document descriptor to the electronic transaction instniment.152. The method of claim 149, further comprising: sending the electronic transaction instniment over a communication network. 153. The method of claim 149, wherein sending the electronic transaction instrument over a communication network comprises sending an electronic mail inessacre includinglt@ CDthe electronic transaction instrument. 154. The method of claim 149, further comprising digitally signing the electronic document descriptor before including the electronic document descriptor in the electronic transaction instrument. 155. The method of claim 152, wherein sending the electronic transaction instrument over the communication network comprises digitally signing the electronic transaction instrument. 156. The method of claim 152, wherein sending the electronic transaction instrument over a communication network comprises sending the electronic transaction instrument over the communication network using a secure communication mechanism. 157. An electronic transaction instrument for exchanging transaction information in a communication system, the electronic transaction instrument comprising:an electronic transaction instniment header; andat least one electronic document descriptor, wherein each electronic document descriptor includes transaction infor-nation for one of a plurality of transaction information types. 158. The electronic transaction instrument of claim 157, wherein the at least one electronic document descriptor comprises an electronic invoice descriptor including invoice information. 159. The electronic transaction instrument of claim 157, wherein the at least one electronic document descriptor comprises an electronic payment descriptor including i formation.payment in160. The electronic transaction instrument of claim 157, wherein the at least one electronic document descriptor comprises an electronic terms descriptor including transaction terms. 161. The electronic transaction instrument of claim 157, wherein the at least one electronic document descriptor comprises a reference to an external document. 162. The electronic transaction instrument of claim 157, wherein the at least one electronic document descriptor is digitally signed. 1 0 163. The electronic transaction instrument of claim 157, further comprising a digital signature for the entire electronic transaction instrument. 164. The electronic transaction instrument of claim 157, wherein the at least one electronic document descriptor comprises a digital payment

authorization.1 5165. The electronic transaction instrument of claim 164, wherein the digital payment authorization comprises payment information. 166. The electronic transaction instrument of claim 164, wherein the digital payment authorization comprises remittance information. 167. The electronic transaction instrument of claim 164, wherein the digital payment authorization comprises at least one digital signature. 168. The electronic transaction instrument of claim 164, wherein the digital payment authorization comprises digital certificate information. 169. A method for processing electronic transaction information, the method comprising: receiving the transaction information from a transaction information provider; authenticating the transaction information; authenticating the transaction information provider; determining whether the transaction information provider is authorized to provide the transaction information; and processing the electronic transaction information if and only if the transaction information is authentic, the transaction information provider is authentic, and the transaction information provider is authorized to provide the transaction information. 170. The method of claim 169, wherein authenticating the transaction information comprises: verifying at least one digital signature certifying the transaction information. 171. The method of claim 169, wherein authenticating the transaction information provider comprises: 15 verifying a digital signature certifying the transaction information provider.

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8/7/14 (Item 2 from file: 148)

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12819084 **Supplier Number: 67322681 (THIS IS THE FULL TEXT)**

**Sonaco suit seeks to determine ferrosilicon owner.**

SMITH, AARON

American Metal Market , 108 , 222 , 9A

Nov 16 , 2000

**Text:**

The ferroalloy trade between Russian producers and Asian consumers has been disrupted as European traders and opportunistic groups empowered amidst the industrial privatization of Russia vie for the rights to manage the profitable trade route.

Sonaco Trading AB of Lidingo, Sweden has profited from trade between Russian producers of ferrochrome and Ferrosilicon and Korean and Taiwanese

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Sonaco typically transports deliveries by train through Rotterdam, the Netherlands. During August and September Sonaco also used three vessels to transport material to five different customers in South Korea. According to Sonaco's attorneys at Styrbjorn Garde, Sonaco has lawsuits pending with Korean customers concerning the transactions of these shipments. Allegedly, the proprietary titles of Queens-borough Enterprises and Granvil Maritime Inc., an offshore subsidiary of JSC Labris Co., of Vladivostok, Russia appeared on the cargo in place of Sonaco's when the Sonaco chartered M/V Nikolai Dolinski arrived in Pusan, South Korea, said Claes Lundman, president of Sonaco. At the request of Sonaco, an injunction was ordered Aug. 31 from the District Court of Pusan, Korea, mandating the seizure of the Kuznetskie ferrosilicon cargo (AMM Sept. 14).

The shipments included 1,301.04 tonnes of 75-percent ferrosilicon from Kuznetskie and another unspecified quantity of ferrochrome (estimated 194 tonnes) bought from a separate Russian plant, said a Sonaco spokeswoman. The material was to be sold to Pohang Iron & Steel Co., (Posco). Posco is the world's largest steel producer, presently enjoying a 30-year dynasty as South Korea's only steel company. Posco paid Sonaco for the ferrochrome portion of the shipment. However the ferrosilicon remains in the Sambo-bonded warehouse in Pusan, Korea. The material will stay there until Sonaco's lawsuit determines the legal owner of the material. Sonaco claims that the new management of Kuznetskie sold the material twice, once to them and once through Queensborough. A spokesman for Queensborough would only offer that the company suggested that the ferrosilicon be released to the customer (Posco) and the money for the **shipment** be **held** in **Escrow** until a settlement is found.

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8/7/13 (Item 1 from file: 148)

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12822507 Supplier Number: 67336475 (THIS IS THE FULL TEXT)

**E-Marketplaces Think Vertical -- Vertical extension- the addition of specialized services- will drive the next wave of E-marketplaces.(IT impact)(Industry Trend or Event)**

Patel, Jeetu  
InformationWeek , 189  
Nov 27 , 2000

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Jeetu Patel is VP of research with Doculabs, an independent advisory firm that helps companies choose the right technologies and strategies for E-business. He can be reached at [info@doculabs.com](mailto:info@doculabs.com).

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8/7/6 (Item 1 from file: 275)

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02452291 Supplier Number: 67336475 (This Is The FULL TEXT)

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8/7/5 (Item 2 from file: 9)

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02090811 Supplier Number: 25626277 (THIS IS THE FULLTEXT)

**Bank One Unveils Person-to-Person E-Payments**

( Bank One Corp has introduced a person-to-person e-mail payments system called eMoneyMail service )

American Banker , v 165 , n 46 , p 1

March 08, 2000

**Word Count: 595**

**TEXT:**

JENNIFER WEITZMAN

In a first for a bank, Bank One Corp. has introduced a person-to-person e-mail payments system -- one parents can use to send allowances to their

children at college and friends can use to repay money they borrowed for lunch.

The eMoneyMail service, which became available Friday and was announced Tuesday, is for people with or without a Bank One relationship. Users can begin beaming money as long as they have an e-mail address and either a checking account with a U.S. bank or a Visa card.

The service, under development for a year, puts Bank One at the center of the rapidly expanding market of consumer-to-consumer electronic payments. By 2001 roughly 135 million people will communicate by e-mail, according to Forrester Research, and experts say many of these people will want to pay one another electronically.

PayPal.com, an Internet start up in Palo Alto, Calif., which merged last week with X.com, a Silicon Valley financial site, is Bank One's main competitor in the business. However, its model requires consumers to open an account specifically for making and receiving Internet payments, according to Dean K. Lehman, senior vice president of new product and service development in Bank One's retail group.

"This is about the future," Mr. Lehman said. "eMoneyMail combines a fast-growing trend with one of the world's oldest financial needs -- sending money."

Bank One is asking other commercial banks to follow its lead in linking to the eMoneyMail Web site and making the service available to their customers. The bank's research showed that consumers would prefer to use a money transfer service run by a bank, though they would not switch banks to gain access to it, Mr. Lehman said.

The \$256 billion-asset institution is counting the appeal of banks as safe, reliable cash transactors. "The key word is confidence," Mr. Lehman said. "Consumers want to be confident that the people handling their money know how to do it."

Transactions will be executed over existing payment infrastructures including the automated clearing house and credit and debit card networks. Bank One's ability to navigate these well-known paths gives it an advantage over its competition, Mr. Lehman said.

An alliance formed last week between Wells Fargo & Co. and the on-line auctioneer e-Bay addresses a different market than eMoneyMail, Mr. Lehman said. On-line auctions revolve around payments **held in escrow** until **goods** are exchanged between two parties who do not necessarily

know one another. Bank One is targeting payments between parties who know each other, such as between a grandmother and grandson.

eMoneyMail may have implications for electronic bill payment, Mr. Lehman acknowledged. Stymieing the growth of electronic bill payment has been the difficulty of executing so-called "pay-anyone" transactions, those aimed at recipients such as doctors and lawyers who do not have electronic connections.

Robert Sterling, an analyst at Jupiter Communications, said eMoneyMail could potentially generate a critical mass of people using on-line bill payment services.

Senders of money, who can transmit between \$10 and \$500, will be assessed a \$1 service fee. Receivers will be able to accept payments for free unless they elect to get money in the form of a printed check, which costs \$1.

Bank One expects to earn revenue from transaction fees and from performing processing for companies that send out large numbers of small dollar-amount checks, such as refund and rebate companies. It has not determined what charges, if any, would be assessed to banks that offer the service.

The bank will not conduct any major marketing or advertising campaigns. Since recipients will be able to immediately begin using eMoneyMail, Bank One expects "the service will promote itself," Mr. Lehman said.

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8/7/4 (Item 1 from file: 9)

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02310349 Supplier Number: 25902270 (THIS IS THE FULLTEXT)

**Sonaco suit seeks to determine ferrosilicon owner**

**( Sonaco Trading AB is trying to determine ownership of European ferrosilicon shipments from Kusnetskie, a Russian firm )**

American Metal Market , v 108 , n 222 , p 9A

November 16, 2000

**Word Count:** 904

**TEXT:**

By AARON SMITH

Reporter

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8/7/2 (Item 2 from file: 15)

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**\*\*USE FORMAT 7 OR 9 FOR FULL TEXT\*\***

**E-marketplaces think vertical**

#### **Abstract:**

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Copyright CMP Media Inc. Nov 27, 2000

Patel, Jeetu

Informationweek n814 pp: 189 Nov 27, 2000 **CODEN:** INFWE4 **ISSN:** 8750-6874 **Journal Code:** IWK  
**Document Type:** Periodical; Feature **Language:** English **RECORD TYPE:** Fulltext **Length:** 1 Pages **Word Count:** 650

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S3 2 S AU=(VLIEK, P? OR VLIEK P? OR PAUL(2N)VLIEK)  
S4 6 S S1 AND (S2 OR S3)  
S5 6 RD (unique items)  
S6 1229243 S UPS OR UNITED(W)PARCEL  
S7 125 S (HOLD OR HELD OR HOLDING OR HOLDS)(5N)(PACKAGE? ? OR PARCEL? ? OR SHIPMENT? ? OR GOODS)(5N)(ESCROW???)  
S8 45 S S1 AND S7  
S9 42 RD (unique items)  
S10 5 S S9 AND S6

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3/K/1 (Item 1 from file: 348)

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**Inventor:**

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- VLIEK, Paul, E...  
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3/K/2 (Item 1 from file: 349)

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3/7/1 (Item 1 from file: 348)

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## INTERNATIONAL CASH-ON-DELIVERY SYSTEM AND METHOD

SYSTEM UND VERFAHREN FUR INTERNATIONALES CASH-ON-DELIVERY

SYSTEME INTERNATIONAL DE VENTE CONTRE REMBOURSEMENT ET PROCEDE CORRESPONDANT

### Patent Assignee:

- **UNITED PARCEL SERVICE OF AMERICA, INC.; (1605141)**  
55 Glenlake Parkway, N.E.; Atlanta, GA 30328; (US)  
(Applicant designated States: all)

### Inventor:

- **ALIE, Jason, D.**  
1040 Cranberry Creek; Roswell, GA 30076; (US)
- **VLIEK, Paul, E.**  
5258 #3 Sea Chase Drive; Amelia Island, FL 32034; (US)

### Legal Representative:

- **Chettle, Adrian John et al (50862)**  
Withers & Rogers, Goldings House, 2 Hays Lane; London SE1 2HW; (GB)

<u>Country</u>	<u>Number</u>	<u>Kind</u>	<u>Date</u>
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Patent	EP	1433106	A2	20040630	(Basic)
	WO	2003019333		20030306	
Application	EP	2002768731		20020827	
	WO	2002US27293		20020827	
Priorities	US	939782		20010827	

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PT; SE; SK; TR;

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AL; LT; LV; MK; RO; SI;

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Application:	20030502	A2	International application entering European phase
Application:	20040630	A2	Published application without search report
Examination:	20040630	A2	Date of request for examination: 20040326
Change:	20041110	A2	Inventor information changed: 20040922

Publication: English

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Application: English

Available Text	Language	Update	Word Count
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3/7/2 (Item 1 from file: 349)

PCT FULLTEXT

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00989322

## INTERNATIONAL CASH-ON-DELIVERY SYSTEM AND METHOD

SYSTEME INTERNATIONAL DE VENTE CONTRE REMBOURSEMENT ET PROCEDE CORRESPONDANT

### Patent Applicant/Patent Assignee:

- UNITED PARCEL SERVICE OF AMERICA INC; 55 Glenlake Parkway, N.E., Atlanta, GA 30328  
US; US(Residence); US(Nationality)

### Legal Representative:

- CARLIN Gregory(et al)(agent)

Alston & Bird LLP, Bank of America Plaza, 101 South Tryon Street, Suite 4000, Charlotte, NC 28280-4000;  
US;

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Patent	WO	200319333	A2-A3	20030306
Application	WO	2002US27293		20020827
Priorities	US	2001939782		20010827

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;  
FI; FR; GB; GR; IE; IT; LU; MC; NL; PT;  
SE; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;

ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

**Main International Patent Classes (Version 7):**

<b>IPC</b>	<b>Level</b>
G06F-017/60	Main
Publication Language:	English
Filing Language:	English
Fulltext word count:	9303

**English Abstract:**

An international cash-on-delivery (I-COD) system (10) for completing a transaction between a seller (16) in a first country and a purchaser (17) in a second country, wherein the seller has agreed to exchange packaged goods for a payment from the purchaser. The international delivery system includes a delivery service system (20, 21), a payment system (12, 27, 28) and an information system (13). The delivery service system physically handles delivery of the packaged goods, including import and export clearing, and holding of the packaged goods in escrow at an intermediate location until payment by the purchaser. The payment system handles the flow of funds including receiving payment from the purchaser, holding the payment in escrow and distribution of the payment to the seller upon delivery of the packaged goods. The information system (13) electronically coordinates escrow aspects of both the delivery service system, and the payment system, so as to minimize the risk of the transaction to both the seller and the purchaser.

**French Abstract:**

L'invention se rapporte à un système international de vente contre remboursement (I-COD), destiné à réaliser une transaction entre un vendeur se trouvant dans un premier pays et un acheteur se trouvant dans un second pays, le vendeur ayant accepté d'échanger des marchandises emballées contre une somme d'argent versée par l'acheteur. Le système de livraison internationale comprend un système de service de livraison, un système de paiement et un système d'information. Le système de service de livraison prend en charge la livraison concrète des marchandises emballées, notamment le dédouanement à l'importation et à l'exportation et la retenue des marchandises emballées en dépôt dans un endroit intermédiaire jusqu'au paiement de l'acheteur. Le système de paiement prend en charge le flux de fonds, notamment la réception du paiement émanant de l'acheteur, la retenue du paiement en dépôt, et la distribution du paiement au vendeur lors de la livraison des marchandises emballées. Le système d'information coordonne, par voie électronique, les aspects liés au dépôt du système de service de livraison et du système de paiement, afin de réduire au minimum le risque représenté par la transaction, aussi bien pour le vendeur que pour l'acheteur.

Type	Pub. Date	Kind	Text
Publication	20030306	A2	Without international search report and to be republished upon receipt of that report.
Search Rpt	20040401		Late publication of international search report
Republication	20040401	A3	With international search report.
Republication	20040401	A3	Before the expiration of the time limit for amending the

		claims and to be republished in the event of the receipt of amendments.
Examination	20040429	Request for preliminary examination prior to end of 19th month from priority date

**Claims:**

1 An electronic information system for coordinating delivery of a package, or packages, of goods by a seller using a delivery service system and payment for the package by a purchaser using a payment system, the information system comprising: a request system capable of receiving instructions from one of the seller, the purchaser and the delivery service system, the instructions requesting coordination of the delivery of, and payment for, the package, the request system also configured to transmit a coordination request verification; a hold system capable of receiving the verification of the coordination request and transmitting a hold request to the delivery service system in response to receipt of the verification of the coordination request, the hold request requesting the delivery service system to hold the package at a location; and a release system capable of receiving a payment verification transmitted by the payment system, payment verification verifying payment by the purchaser for the package, and the release system capable of transmitting a release request to the delivery system in response to receipt of the payment verification, the release request requesting the delivery service system to release the package for delivery to the purchaser.

2 An electronic information system for coordinating delivery of a package, or packages, of goods by a seller using a delivery service system and payment for the package by a purchaser, the information system comprising: a request system capable of receiving instructions from one of the seller, the purchaser and the delivery service system, the instructions requesting coordination of the delivery of, and payment for, the package, the request system also configured to transmit a coordination request verification; a hold system capable of receiving the coordination request and transmitting a hold request to the delivery service system in response to receipt of the verification of the coordination request, the hold request requesting the delivery service system to hold the package at a location; and a account system capable of receiving payment from a Rands account of the purchaser and capable of transmitting a payment verification in response to receipt of the payment from the funds account of the purchaser; a release system capable of receiving the payment verification transmitted by the account system and verifying payment by the purchaser for the package, the release system capable of transmitting a release request to the delivery service system in response to receipt of the payment verification, the release request requesting the delivery service system to release the package from the location for delivery to the purchaser.

1 03 . A delivery system for completing a transaction between a seller having a funds account and a purchaser having a Rands account, wherein the seller has agreed to exchange one, or more, packages of goods for a payment from the purchaser, the delivery system comprising:

1 5 a delivery service system capable of delivering the package from a first location to an intermediate location and responsive to a hold command to hold the package at the intermediate location and responsive to a release command to release the package from the intermediate location; a payment system configured to receive the payment from the purchaser's funds account and to transmit payment verification information; and an information system configured to receive instructions from one of the seller, purchaser and delivery service system and configured to transmit the hold command to the delivery service system responsive to the instructions and to receive the payment verification information from the payment system, the information system also configured to transmit the release command to the delivery system in response to receiving the payment verification information thereby releasing the package.

4 A delivery system of Claim 3, wherein the delivery service system is capable of delivering the package to a final location after releasing the package.

5 A delivery system of Claim 4, wherein the final location is a purchaser location, and wherein the delivery service system is capable of transmitting a delivery verification information after delivery to the purchaser location.

6 A delivery system of Claim 5, wherein the payment system is further configured to hold the payment on receipt and to distribute the payment to the seller's account in response to

a distribution command and wherein the information system is further configured to transmit the distribution command to the payment system in response to receipt of the delivery verification information.1 0 7. A delivery system of Claim 6, wherein the systems are capable of electronically transmitting and receiving their respective information and commands. S. A delivery system of Claim 3, wherein the first location is in a first 1 5 country and the intermediate location is in a second country, and the delivery service system further comprises an export brokerage in the first country and an import brokerage in the second country.

9 A delivery system of Claim 8, wherein the export brokerage is capable of clearing export of the package out of the first country and the import brokerage is capable of clearing import of the package into the second country and holding the package at the intermediate location in response to the hold command.

10 A delivery system of Claim 9, wherein the delivery services system further includes a local delivery system that delivers the package from the intermediate location to a filial location.

11 A delivery system of Claim 10, wherein the final location is a purchaser location and wherein the delivery service system is capable of transmitting a delivery verification information after delivery to the purchaser location.21. A delivery system of Claim 1 1, wherein the account is further configured to distribute the payment to the seller's account in response to a distribution command and wherein the information system is further configured to transmit the distribution command to the payment system in response to receipt of the delivery verification information.

13 A delivery system of Claim 12, wherein the systems are capable of electronically transmitting and receiving their respective information and commands. 1 0 14. A delivery system of Claim 3, further comprising a shipment order system that is configured to record shipment order information submitted by the seller and to transmit the shipment order information to the delivery service system.1 5 15. A delivery system of Claim 14, wherein the shipment order information includes export and import information and wherein the delivery service system is configured to receive the shipment order information from the shipment order system and is capable of clearing export of the package out of a first country having the first location using the shipment information and import of the package into a second country having the intermediate location using the shipment information.

16 A delivery system of Claim 15, wherein the import and the export information includes at least one of a value-of-goods information, a transaction reference number and a currency of payment.

17 A delivery system of Claim 14, wherein the shipment order system is configured to transmit notification information to the purchaser in response to receiving the shipment order information.

18 A delivery system of Claim 17, wherein the notification information includes a description of the packaged goods and payment instructions.22. A delivery system of Claim 18, wherein the payment system includes an account and wherein the payment instructions include an account identification number and an amount of the payment.

20 A delivery system of Claim 17, wherein the information system includes a secure Internet site having payment instructions and wherein the notification information includes a description of the packaged goods and a link to the payment instructions on the secure Internet site.1 0 21. A delivery system of Claim 20, wherein the payment system includes an account and wherein the payment instructions include an account identification number and an amount of the payment.

22 A delivery system of Claim 20, wherein the systems are capable of 1 5 electronically transmitting and receiving their respective information and commands.

23 An international cash-on-delivery system for completing an international transaction between a seller having a funds account and a purchaser having a funds account, wherein the seller has agreed to exchange one, or more, packages of goods for a payment from the purchaser, and wherein the seller is in a first country having a first department of commerce and the purchaser is in a second country having a second department of commerce, the international cash-on-delivery system comprising:an export service system

capable of receiving a package shipment information, and using the package shipment information to interact with the first department of commerce to clear export of the package out of the first country; an import service system capable of receiving the package shipment information and using the package shipment information to interact with the second department of commerce to clear import of the package into the second country, the import service system responsive to a hold command by to hold the package and responsive to a release command to release the package; 23 an payment system configured to receive the payment from the purchaser's funds account and to communicate payment verification information; and an electronic information system configured to receive the package shipment information from one of the seller and the purchaser and to transmit the shipment information to the export service and the import service, the information system further configured to transmit the hold command to the import service and to receive the payment verification information from the account, the information system also configured to transmit the release command to the import service in response to receiving the payment verification information thereby controlling movement of the shipping information, the payment verification information and the package so as to complete the international transaction between the buyer and the seller.

24 An international cash-on-delivery system of Claim 23, further comprising a local delivery system configured to receive the released package from the import service system, to deliver the package to the purchaser and to transmit a delivery verification information to the information system.

25 An international cash-on-delivery system of Claim 24, wherein the account is further configured to distribute the payment to the seller's funds account in response to a distribution command and wherein the information system is further configured to transmit the distribution command to the payment system in response to receipt of the delivery verification information.

26 An international cash-on-delivery system of Claim 23, further comprising a shipment order system that is configured to record the shipment order information submitted by the seller and to transmit the shipment order information to the information system. 24. A method of delivery for completing a transaction between a seller having a funds account and a purchaser having a funds account, wherein the seller has agreed to exchange one, or more, packages of goods for a payment from the purchaser, the method of delivery comprising: receiving the package at a first location using a delivery system; receiving shipment order information on the package using an information system; moving the package to an intermediate location using the delivery system; transmitting a hold command to the delivery service system using the information system; holding the package at the intermediate location using the delivery system in response to the hold command; receiving the payment from the purchaser's funds account using a payment system and transmitting a payment verification to the information system; transmitting a release command to the delivery system using the information system; and releasing the package from the intermediate location in response to the release command.

28 A method of delivery of Claim 27, further comprising delivering the package to a purchaser location after releasing the package and transmitting a delivery verification to the information system using the delivery system.

29 A method of delivery of Claim 28, further comprising transmitting a distribution command to the payment system using the information system after receiving the delivery verification and, responsive to the distribution command, distributing the payment to the seller's funds account using the payment system.

30 A method of delivery of Claim 27, further comprising clearing the package for export from the first location using an export brokerage of the delivery system and clearing the package for import to the intermediate location using an import brokerage of the delivery system before moving the package to the intermediate location.

31 A method of delivery of Claim 30, further comprising delivering the package to a purchaser location using a local delivery system of the delivery system after releasing the package and

transmitting a delivery verification to the information system using the delivery system.

32 A method of delivery of Claim 3 1, further comprising transmitting a  
1 0 distribution command to the payment system using the information system after receiving the delivery  
verification and distributing the payment to the seller's funds account using the payment system.

33 A method of delivery of Claim 27, firther comprising recording

1 5 shipment order information using a shipment order system and transmitting the shipment order information to the  
delivery service system.

34 A method of delivery of Claim 33, wherein the shipment order  
information includes export and import information and further comprising clearing the package for export from the  
first location using the export information and clearing the package for import to the intermediate location using the  
import information before moving the package to the intermediate location.

35 A method of delivery of Claim 33, further comprising transmitting  
notification information to the purchaser using the shipment order system after receiving the shipment order  
information.

36 A method of delivery of Claim 35, wherein the notification  
information includes a description of the package and a link to paymentinstructions on a secure Internet site of the  
information system.26

? d s

Set	Items	Description
S1	42101713	S PD<20010827
S2	13	S AU=(ALIE, J? OR ALIE J? OR JASON(2N)ALIE)
S3	2	S AU=(VLIEK, P? OR VLIEK P? OR PAUL(2N)VLIEK)
S4	6	S S1 AND (S2 OR S3)
S5	6	RD (unique items)
S6	1229243	S UPS OR UNITED(W) PARCEL
S7	125	S (HOLD OR HELD OR HOLDING OR HOLDS) (5N) (PACKAGE? ? OR PARCEL? ? OR SHIPMENT? ? OR GOODS) (5N) (ESCROW???)
S8	45	S S1 AND S7
S9	42	RD (unique items)
S10	5	S S9 AND S6

? S (HOLD OR HELD OR HOLDING OR HOLDS) (5N) (PACKAGE? ? OR PARCEL? ? OR SHIPMENT? ? OR  
GOODS) (5N) ((intermediate or alternate) (w) (location or facility or warehouse))

Processing

Processing

Processing

6503449 HOLD  
13957213 HELD  
5985227 HOLDING  
3290155 HOLDS  
5920675 PACKAGE? ?  
472328 PARCEL? ?  
1403891 SHIPMENT? ?  
4229433 GOODS  
1556852 INTERMEDIATE  
668017 ALTERNATE  
4330858 LOCATION  
5217425 FACILITY  
1025904 WAREHOUSE

S11 3 S (HOLD OR HELD OR HOLDING OR HOLDS) (5N) (PACKAGE? ? OR PARCEL? ? OR SHIPMENT? ? OR GOODS) (5N) ((INTERMEDIATE OR ALTERNATE) (W) (LOCATION OR FACILITY OR WAREHOUSE))

? t s11/k/all

11/K/1 (Item 1 from file: 15)

ABI/Inform(R)

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**Text:**

...procedures that will cope with the increased variety of options- such as transfer between stores, **hold** at **alternate location**, and ship to store with replenishment. Trans-**shipment** and backorder IiII at the store level are not new logistics activities, of course. Huh...

11/K/2 (Item 1 from file: 349)

PCT FULLTEXT

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Country	Number	Kind	Date
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**English Abstract:**

...service system physically handles delivery of the packaged goods, including import and export clearing, and **holding of the packaged goods** in escrow at an **intermediate location** until payment by the purchaser. The payment system handles the flow of funds including receiving...

#### **Detailed Description:**

...location is included in the delivery system. The delivery service system is responsive to a **hold** command to **hold the package** at the **intermediate location**, and is responsive to a release command to release the **package** from the **intermediate location**. A payment system included in the delivery system is configured to receive the payment from...import of the package into the second country. Further, the import brokerage has facilities to **hold the package**, such as those used to await import authorization, at the **intermediate location** in response to the **hold** command. **Holding the package** in the purchaser's country allows delivery of the package to the purchaser in a...harmonized tariff code.

Generally, a delivery service system of the present invention is capable of **holding the package** at an **intermediate location** while awaiting a release request from the information system. In the I-COD system 10...

#### **Claims:**

...purchaser, the delivery system comprising:

1 5 a delivery service system capable of delivering the **package** from a first location to an **intermediate location** and responsive to a **hold** command to **hold the package** at the **intermediate location** and responsive to a release command to release the **package** from the **intermediate location**; a payment system configured to receive the payment from the purchaser's funds account and...of the first country and the import brokerage is capable of clearing import of the **package** into the second country and **holding the package** at the **intermediate location** in response to the **hold** command.

10 A delivery system of Claim 9, wherein the delivery service system further includes...package at a first location using a delivery system; receiving shipment order information on the **package** using an information system; moving the **package** to an **intermediate location** using the delivery system; transmitting a **hold** command to the delivery service system using the information system; **holding the package** at the **intermediate location** using the delivery system in response to the **hold** command; receiving the payment from the purchaser's funds account using a payment system and...

11/K/3 (Item 2 from file: 349)

PCT FULLTEXT

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Country	Number	Kind	Date
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#### **Detailed Description:**

...either direct shipping agents involved in open transactions with an offline or full bin to **hold shipments** or to direct

deliveries to a nearby **alternate location**.

Recognizing that the storage device is filled may be achieved (a) by inference through data...

? S ((HOLD OR HELD OR HOLDING OR HOLDS) (5N) (PACKAGE? ? OR PARCEL? ? OR SHIPMENT? ? OR GOODS)) (10n) (releas???)

Processing

Processing

Processing

Processing

Processing

6503449 HOLD

13957213 HELD

5985227 HOLDING

3290155 HOLDS

5920675 PACKAGE? ?

472328 PARCEL? ?

1403891 SHIPMENT? ?

4229433 GOODS

16674479 RELEAS???

S12 700 S ((HOLD OR HELD OR HOLDING OR HOLDS) (5N) (PACKAGE? ? OR PARCEL? ? OR SHIPMENT? ? OR GOODS)) (10N) (RELEAS???)

? s escrow???

S13 157942 S ESCROW???

? s s12 and s13

700 S12

157942 S13

S14 13 S S12 AND S13

? s s1 and s14

42101713 S1

13 S14

S15 6 S S1 AND S14

? t s15/k/all

15/K/1 (Item 1 from file: 9)

Business & Industry(R)

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**TEXT:**

...A spokesman for Queensborough would only offer that the company suggested that the ferrosilicon be **released** to the customer (Posco) and the money for the **shipment** be **held** in **Escrow** until a settlement is found.

Sonaco has not been able to obtain the original bills...

15/K/2 (Item 1 from file: 148)

Gale Group Trade & Industry DB

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...rejected the resolution and also rejected the extension of the Oil-for-Food program. This **release** of the **hold** on **goods**, how effective is it going to be if Iraq doesn't actually use these new...

...ask the question that's been asked before. Given the amount of money in the **escrow** accounts and the fact that in the past Iraq has not spent the money on...

**20010604**

15/K/3 (Item 2 from file: 148)

Gale Group Trade & Industry DB

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...A spokesman for Queensborough would only offer that the company suggested that the ferrosilicon be **released** to the customer (Posco)

and the money for the **shipment** be **held** in **Escrow** until a settlement is found.

Sonaco has not been able to obtain the original bills...

20001116

15/K/4 (Item 1 from file: 20)

Dialog Global Reporter

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**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...rejected the resolution and also rejected the extension of the Oil-for-Food program. This **release** of the **hold** on **goods**, how effective is it going to be if Iraq doesn't actually use these new...

...ask the question that's been asked before. Given the amount of money in the **escrow** accounts and the fact that in the past Iraq has

20010604

15/K/5 (Item 1 from file: 349)

PCT FULLTEXT

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	Country	Number	Kind	Date
Patent				19

**Detailed Description:**

...digital signatures.

In accordance with another aspect of the invention, the electronic transaction facilitator provides **escrow** services and generates associated electronic or documentary evidence in support of its transaction processing services...the goods. In such transactions, the ETF can be used to hold the payment in **escrow** and provide electronic or documentary evidence that the payment has been made.

This allows the... ...there is proof that the seller has shipped the goods, and the payment is not **released** until such proof is available. Similarly, the service provider can **hold** the **goods** and provide documentary evidence (via the ETF) that the goods have been shipped. This allows...become a party to the transaction, for example, by holding a payment or goods in **escrow** and providing electronic or documentary evidence of such **escrow** services.

The ETF 104 evaluates all received transaction information to determine whether sufficient transaction information...that the payment/remittance 1318 has been made by the buyer (for example, through an **escrow** 15

service provided by the ETF 104). Similarly, the buyer may send the payment...

**Claims:**

...4 The method of claim 1, wherein processing the electronic transaction information comprises:providing an **escrow** service; andgenerating electronic documentary evidence associated with the **escrow** service.

5 The method of claim 1, wherein the electronic transaction information includes a payment...The apparatus of claim 34, wherein the transaction processor is operably coupled to provide an **escrow** service and generate electronic documentary evidence associated with the **escrow** service.

38 The apparatus of claim 34, wherein the electronic transaction infon-nation includes a...computer program of claim 68, wherein the transaction processing logic is programmed to provide an **escrow** service and generate electronic documentary evidence associated with the **escrow** service. 15 72. The computer program of claim 68, wherein the electronic transaction information...

15/K/6 (Item 2 from file: 349)

PCT FULLTEXT

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	Country	Number	Kind	Date
Patent				19

**Detailed Description:**

...binding contracts between sellers and buyers. If the parties elect, a central controller establishes an **escrow** account as an internal temporary holding account by transferring buyer's funds from an internal buyerfs account to the **escrow** account when the seller accepts the offer. In such case, the funds are transferred from the internal **escrow** account to the seller's internal account only after the goods are received and the... ...then the central computer enables the parties to arbitrate and presumably block payments from the **escrow** account until the arbiters decision or reverses transfers in accordance with the decision.

In U... ...card or deposit slips and points of sale terminals, computers or touch tone telephones. An **escrow** function is performed by

the same system that controls the transaction monitoring.

An on-line...proposed price reduction.

E14B. Event 14B. Seller rejects proposed price reduction.

E15A. Event 15A. Buyer **releases hold**, authorizing immediate payment.

E15B. Event 15B. Buyer rejects the **shipment**.

E15C. Event 15C. Buyer maintains **hold**, proposing a price reduction.

E16A. Event 16A. Counter party accepts requested change interval, old interval...hold on refund.

E19D. Event 19D. Seller requests buyer to pay a penalty for damaged **goods**.

E20A. Event 20A. Seller **releases hold** authorizing payment of refund.

E20B. Event 20B. Seller requests buyer to pay a penalty for...as the Bank of America. The lock box account avoids the necessity of a true "**escrow** account" with a financial institution, which would require each of the parties to sign and submit an **escrow** agreement for each transaction.

Unlike other systems, the present automated clearing system and method does...

? t s15/7/5

15/7/5 (Item 1 from file: 349)

PCT FULLTEXT

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00774522

**SYSTEM, DEVICE, AND METHOD FOR COORDINATING AND FACILITATING COMMERCIAL TRANSACTIONS**

**SYSTEME ET DISPOSITIF POUR COORDONNER ET FACILITER DES TRANSACTIONS COMMERCIALES**

**Patent Applicant/Patent Assignee:**

- CLAREON CORPORATION; 25 Pearl Street, Portland, ME 04101  
US; US(Residence); --(Nationality)

**Legal Representative:**

- SUNSTEIN Bruce D(et al)(agent)

Bromberg & Sunstein LLP, 125 Summer Street, Boston, MA 02110-1618; US;

	<b>Country</b>	<b>Number</b>	<b>Kind</b>	<b>Date</b>
Patent	WO	200108068	A2	20010201
Application	WO	2000US19949		20000721
Priorities	US	99145323		19990723
	US	2000620748		20000721

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;  
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

**Main International Patent Classes (Version 7):****IPC**

G06F-017/60

**Level**

Main

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Fulltext word count:

27281

**English Abstract:****French Abstract:**

L'invention concerne un systeme, un dispositif, et un procede pour coordonner et faciliter des transactions commerciales. Un facilitateur de transactions electroniques est utilise pour coordonner et faciliter des transactions commerciales entre diverses parties participant a toute ou partie d'une transaction. Le facilitateur de transactions electroniques recoit, de preference par courrier electronique, des informations de transaction electronique des diverses parties intervenant dans la transaction. Les informations de transaction electronique peuvent etre transmises par des moyens securises et faire l'objet d'une authentification par rapport a l'information de transaction elle-meme, par rapport au fournisseur de l'information de transaction, ou encore par rapport a la question de savoir si ledit

fournisseur est habilité à fournir les informations de transaction. Le facilitateur de transactions électroniques détermine le type de transaction, les types d'informations de transaction électronique nécessaires pour effectuer la transaction, et la question de savoir s'il existe suffisamment d'informations de transaction pour effectuer la transaction. Le facilitateur de transactions électroniques peut attendre de recevoir des informations de transaction électronique supplémentaires ou les chercher activement. Après avoir reçu des informations de transaction électronique suffisantes pour effectuer la transaction, le facilitateur de transactions électroniques passe à leur traitement. Le traitement des informations de transaction électronique peut consister, entre autres, à authentifier les informations de transaction, à authentifier le fournisseur d'informations de transaction, et à vérifier que ledit fournisseur est autorisé à fournir ces informations. Le facilitateur de transactions électroniques peut donner à un système de règlement l'instruction d'effectuer des transferts de fonds. Il peut aussi fournir toute sorte de services à valeur ajoutée choisis par le payeur ou le bénéficiaire contre paiement de frais de service.

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**Claims:**

1. A method for coordinating a commercial transaction between a first party and a second party, the method comprising: obtaining electronic transaction information relating to the commercial transaction; and processing the electronic transaction information on behalf of at least one of the first party and the second party.
2. The method of claim 1, wherein processing the electronic transaction information comprises: determining whether the electronic transaction information is sufficient to complete the commercial transaction.
3. The method of claim 2, wherein determining whether the electronic transaction information is sufficient to complete the commercial transaction comprises: determining a transaction type for the commercial transaction; determining what electronic transaction information is needed to complete the commercial transaction based upon the transaction type; and determining whether the electronic transaction information is sufficient to complete the commercial transaction based upon the electronic transaction information needed to complete the commercial transaction.
4. The method of claim 1, wherein processing the electronic transaction information comprises: providing an escrow service; and generating electronic documentary evidence associated with the escrow service.
5. The method of claim 1, wherein the electronic transaction information includes a payment order, and wherein processing the electronic transaction information comprises: determining a disposition for the payment order.

6 The method of claim 1, wherein the electronic transaction information includes a payment from a payor to a payee, and wherein processing the electronic transaction information comprises:providing immediate funds to the payee in exchange for the payment.

7 The method of claim 1, wherein the electronic transaction information includes a payment from a payor to a payee, and wherein processing the electronic transaction information comprises:obtaining immediate funds for the payee from a third party service provider.

8 The method of claim 7, wherein obtaining immediate funds for the payee from a third party service provider comprises:using a bidding process to find the third party service provider.

9 The method of claim 1, wherein the electronic transaction information includes a payment from a payor to a payee, and wherein processing the electronic transaction information comprises:guaranteeing the payment on behalf of the payor.

10 The method of claim 1, further comprising:

generating billing information on behalf of one of the first party and the second party.

11 The method of claim 1, wherein the electronic transaction information includes an invoice specifying an invoice amount due, and wherein processing the electronic transaction information comprises:determining an actual amount due based upon at least the invoice amount due; and effectuating a payment of the actual amount due.

12 The method of claim 1, wherein processing the electronic transaction information comprises:maintaining credit information for at least one of the first party and the second party; and determining a risk score for the commercial transaction based upon the credit information.

13 The method of claim 1, wherein the electronic transaction information comprises monetary information, and wherein processing the electronic transaction information comprises converting the monetary information from one currency to another currency.

14 The method of claim 1, wherein processing the electronic transaction information comprises currency hedging. 1

5 15. The method of claim 1, wherein processing the electronic transaction information comprises:generating accounting information for at least one of the first party and the second party in an accounting format compatible with an accounting system utilized by at least one of said first party and said second party.

16 The method of claim 1, further comprising information mining.

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17 The method of claim 1, further comprising record keeping.

18 The method of claim 1, further comprising:

producing a direct income stream from a service provider based upon said processing of the electronic transaction information.

19 The method of claim 18, wherein the electronic transaction information comprises a payment, and wherein producing a direct income stream comprises:selling the payment to a third party service provider.

20 The method of claim 1, wherein the electronic transaction information includes a payment from a payor to a payee, and wherein processing the electronic transaction information comprises:effectuating a transfer of funds from a payor bank account to a payee bank account.

21 The method of claim 1, wherein processing the electronic transaction information comprises:verifying the electronic transaction information.

22 The method of claim 1, wherein processing the electronic transaction information comprises:checking for duplicate transaction information.

23 The method of claim 1, wherein processing the electronic transaction information comprises:applying predetermined business rules to the electronic transaction information.

24 The method of claim 1, wherein processing the electronic transaction information comprises:generating settlement system instructions in a form compatible with a settlement system.

25 The method of claim 24, further comprising:

sending the settlement system instructions to the settlement system.

26 The method of claim 1, wherein obtaining electronic transaction information

relating to the commercial transaction comprises: receiving an input file containing the electronic transaction information.

27 The method of claim 26, wherein obtaining electronic transaction information

relating to the commercial transaction further comprises: verifying a digital signature for the input file.

28 The method of claim 26, wherein obtaining electronic transaction information  
relating to the commercial transaction further comprises: decrypting the input file.

29 The method of claim 2, further comprising:

determining that the electronic transaction information is insufficient to complete the commercial transaction; and obtaining additional electronic transaction information to complete the commercial transaction.

30 The method of claim 29, wherein obtaining additional electronic transaction information to complete the commercial transaction comprises: obtaining the additional electronic transaction information from one of said first party and said second party.

31 The method of claim 29, wherein obtaining additional electronic transaction information to complete the commercial transaction comprises: obtaining the additional electronic transaction information from a third party.

32 The method of claim 21, wherein verifying the electronic transaction information comprises: determining a provider of the electronic transaction information; authenticating the electronic transaction information; authenticating the provider of the electronic transaction information; and determining whether the provider of the electronic transaction information is authorized to provide the electronic transaction information.

33 An apparatus for coordinating a commercial transaction, the apparatus

comprising: a network interface couplable to a communication network; and a transaction processor operably coupled to coordinate and facilitate commercial transactions over the communication network via the network interface.

34 The apparatus of claim 33, wherein the transaction processor is operably coupled to obtain electronic transaction information relating to a commercial transaction between at least a first party and a second party over the communication network via the network interface and process the electronic transaction information on behalf of at least one of the first party and the second party.

35 The apparatus of claim 34, wherein the transaction processor is operably coupled to determine whether the electronic transaction information is sufficient to complete the commercial transaction.

36 The apparatus of claim 35, wherein the transaction processor is operably coupled to determine a transaction type for the commercial transaction, determine what electronic transaction information is needed to complete the commercial transaction based upon the transaction type, and determine whether the electronic transaction information is sufficient to complete the commercial transaction based upon the electronic transaction information needed to complete the commercial transaction.

37 The apparatus of claim 34, wherein the transaction processor is operably coupled to provide an escrow service and generate electronic documentary evidence associated with the escrow service.

38 The apparatus of claim 34, wherein the electronic transaction information includes a payment order, and wherein the transaction processor is operably coupled to determine a disposition for the payment order.

39 The apparatus of claim 34, wherein the electronic transaction information includes a payment from a payor to a payee, and wherein the transaction processor is operably coupled to provide immediate funds to the payee in exchange for the payment.

40 The apparatus of claim 34, wherein the electronic transaction information includes a payment from a payor to a payee, and wherein the transaction processor is operably coupled to obtain immediate funds for the payee from a third party service provider.

41 The apparatus of claim 40, wherein the electronic transaction processor is operably coupled to use a bidding process to find the third party service provider for obtaining immediate funds for the payee from the third party service provider.

42 The apparatus of claim 34, wherein the electronic transaction information includes a payment from a payor to a payee, and wherein the transaction processor is operably coupled to guarantee the payment on behalf of the payor.

43 The apparatus of claim 34, wherein the transaction processor is operably coupled to generate billing information on behalf of one of the first party and the second party.

44 The apparatus of claim 34, wherein the electronic transaction information includes an invoice specifying an invoice amount due, and wherein the transaction processor is operably coupled to determine an actual amount due based upon at least the invoice amount due and effectuate a payment of the actual amount due.

45 The apparatus of claim 34, wherein the transaction processor is operably coupled to maintain credit information for at least one of the first party and the second party and to determine a risk score for the commercial transaction based upon the credit information.

46 The apparatus of claim 34, wherein the electronic transaction information comprises monetary information, and wherein the transaction processor is operably coupled to convert the monetary information from one currency to another currency.

47 The apparatus of claim 34, wherein the transaction processor is operably coupled to provide a currency hedging service.

48 The apparatus of claim 34, wherein the transaction processor is operably coupled to generate accounting information for at least one of the first party and the second party in an accounting format compatible with an accounting system utilized by at least one of said first party and said second party.

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49 The apparatus of claim 34, wherein the transaction processor is operably coupled to provide an information mining service.

50 The apparatus of claim 34, wherein the transaction processor is operably coupled to provide a record keeping service for at least one of the first party and the second party.

51 The apparatus of claim 34, wherein the electronic transaction information comprises a payment, and wherein the transaction processor is operably coupled to sell the payment to a third party service provider.

52 The apparatus of claim 34, wherein the electronic transaction information includes a payment from a payor to a payee, and wherein the transaction processor is operably coupled to effectuate a transfer of funds from a payor bank

account to a payee bank account.

53 The apparatus of claim 34, wherein the transaction processor is operably coupled to verify the transaction information.

54 The apparatus of claim 34, wherein the transaction processor is operably coupled to check for duplicate transaction information.

55 The apparatus of claim 34, wherein the transaction processor is operably coupled to apply predetermined business rules to the transaction information.

56 The apparatus of claim 34, wherein the transaction processor is operably coupled to generate settlement system instructions in a form compatible with a settlement system.

57 The apparatus of claim 56, further comprising a settlement system interface for sending the settlement system instructions to the settlement system.

58 The apparatus of claim 34, wherein the transaction processor is operably coupled to obtain the electronic transaction information in the form of an input file containing the transaction information.

59 The apparatus of claim 58, wherein the input file comprises a digital signature, and wherein the transaction processor is operably coupled to verify the digital signature for the input file.

60 The apparatus of claim 58, wherein the input file is encrypted, and wherein the transaction processor is operably coupled to decrypt the input file.

61 The apparatus of claim 35, wherein the transaction processor is operably coupled to obtain additional electronic transaction information to complete the commercial transaction upon determining that the electronic transaction information is insufficient to complete the commercial transaction.

62 The apparatus of claim 61, wherein the transaction processor is operably coupled to obtain the additional electronic transaction information from one of said first party, said second party, and a third party

63 The apparatus of claim 53, wherein the transaction processor is operably coupled to verify the electronic transaction information by determining a provider of the electronic transaction information, authenticating the electronic transaction information, authenticating the provider of the electronic transaction information, and determining whether the provider of the electronic transaction information is authorized to provide the electronic transaction information.

64 An electronic transaction processing system for coordinating commercial transactions, the electronic transaction processing system comprising: a network interface component for sending and receiving electronic transaction information; and a transaction processing component for processing the electronic transaction information in order to coordinate and facilitate commercial transactions.

65 The electronic transaction processing system of claim 64, wherein the network interface component comprises an electronic mail server.

66 The electronic transaction processing system of claim 64, wherein the network interface component comprises a web server.

67 The electronic transaction processing system of claim 64, further comprising a database component for storing and retrieving electronic transaction information by the transaction processing component.

68 A computer program for controlling a computer system, the computer program comprising transaction processing logic programmed to obtain electronic transaction information relating to a commercial transaction between at least a first party and a second party and process the electronic transaction information on behalf of at least one of the first party and the second party.

69 The computer program of claim 68, wherein the transaction processing logic is programmed to determine whether the electronic transaction information is sufficient to complete the commercial transaction.

70 The computer program of claim 69, wherein the transaction processing logic is programmed to determine a transaction type for the commercial transaction, determine what electronic transaction information is needed to complete the commercial transaction based upon the transaction type, and determine whether the electronic transaction information is sufficient to complete the commercial transaction based upon the electronic transaction information needed to complete the commercial transaction.

71 The computer program of claim 68, wherein the transaction processing logic is programmed to provide an escrow service and generate electronic documentary evidence associated with the escrow service. 15 72. The computer program of claim 68, wherein the electronic transaction information includes a payment order, and wherein the transaction processing logic is programmed to determine a disposition for the payment order.

73 The computer program of claim 68, wherein the electronic transaction information includes a payment from a payor to a payee, and wherein the transaction processing logic is programmed to provide immediate funds to the payee in exchange for the payment.

74 The computer program of claim 68, wherein the electronic transaction information includes a payment from a payor to a payee, and wherein the transaction processing logic is programmed to obtain immediate funds for the payee from a third party service provider.

75 The computer program of claim 74, wherein the transaction processing logic is programmed to use a bidding process to find the third party service provider for obtaining funds for the payee from the third party service provider.

76 The computer program of claim 68, wherein the electronic transaction information includes a payment from a payor to a payee, and wherein the transaction processing logic is programmed to guarantee the payment on behalf of the payor.

77 The computer program of claim 68, wherein the transaction processing logic is programmed to generate billing information on behalf of one of the first party and the second party.

78 The computer program of claim 68, wherein the electronic transaction information includes an invoice specifying an invoice amount due, and wherein the transaction processing logic is programmed to determine an actual amount due based upon at least the invoice amount due and effectuate a payment of the actual amount due.

79 The computer program of claim 68, wherein the transaction processing logic is programmed to maintain credit information for at least one of the first party and the second party and to determine a risk score for the commercial transaction based upon the credit information.

80 The computer program of claim 68, wherein the electronic transaction information comprises monetary information, and wherein the transaction processing logic is programmed to convert the monetary information from one currency to another currency.

81 The computer program of claim 68, wherein the transaction processing logic is programmed to provide a currency hedging service.

82 The computer program of claim 68, wherein the transaction processing logic is programmed to generate accounting information for at least one of the first party and the second party in an accounting format compatible with an accounting system utilized by at least one of said first party and said second party.

83 The computer program of claim 68, wherein the transaction processing logic is programmed to provide an information mining service.

84 The computer program of claim 68, wherein the transaction processing logic is programmed to provide a record keeping service for at least one of the first party and the second party.

85 The computer program of claim 68, wherein the electronic transaction information comprises a payment, and wherein the transaction processing logic is programmed to sell the payment to a third party service provider.

86 The computer program of claim 68, wherein the electronic transaction information includes a payment from a payor to a payee, and wherein the transaction processing logic is programmed to effectuate a transfer of funds from a payor bank account to a payee bank account.

87 The computer program of claim 68, wherein the transaction processing logic is programmed to verify the transaction information.

88 The computer program of claim 68, wherein the transaction processing logic is programmed to check for duplicate transaction information.

89 The computer program of claim 68, wherein the transaction processing logic is programmed to apply predetermined business rules to the electronic transaction information.

90 The computer program of claim 68, wherein the transaction processing logic is programmed to generate settlement system instructions in a format compatible with a settlement system.

91 The computer program of claim 90, further comprising a settlement system interface for sending the settlement system instructions to the settlement system.

92 The computer program of claim 68, wherein the transaction processing logic is programmed to obtain the electronic transaction information in the form of an input file containing the transaction information.

93 The computer program of claim 92, wherein the input file comprises a digital signature, and wherein the transaction processing logic is programmed to verify the digital signature for the input file.

94 The computer program of claim 92, wherein the input file is encrypted, and wherein the transaction processing logic is programmed to decrypt the input file. 15 95. The computer program of claim 69, wherein the transaction processing logic is programmed to obtain additional electronic transaction information to complete the commercial transaction upon determining that the transaction information is insufficient to complete the commercial transaction.

96 The computer program of claim 95, wherein the transaction processing logic is programmed to obtain the additional electronic transaction information from one of said first party, said second party, and a third party.

97 The computer program of claim 87, wherein the transaction processing logic is programmed to verify the electronic transaction information by determining a provider of the electronic transaction information, authenticating the electronic transaction information, authenticating the provider of the electronic transaction information, and determining whether the provider of the electronic transaction information is authorized to provide the electronic transaction information.

98 The computer program of claim 68 embodied in a computer readable medium.

99 The computer program of claim 68 embodied in a data signal for propagation over a communication medium.

100. A method for facilitating a commercial transaction, the method comprising:

obtaining transaction information; processing the transaction information; and generating transaction instructions in a form compatible with an electronic transaction processor. 101. The method of claim 100, wherein obtaining transaction information comprises obtaining an input file containing the transaction information. 102.

The method of claim 101, wherein the input file comprises a delimited format file containing the transaction information. 103.

The method of claim 100, wherein obtaining transaction information comprises obtaining the transaction information from an accounts payable system. 104. The method of claim 100, wherein obtaining transaction information comprises obtaining the transaction information from a manual accounting system. 105. The method of claim 100,

wherein the transaction information comprises payment information, and wherein the transaction instructions comprise payment instructions. 106. The method of claim 100, wherein the transaction information comprises payment and remittance information, and wherein the transaction instructions comprise payment instructions and remittance information. 107. The method of claim 100, wherein generating transaction instructions comprises generating a digital payment authorization document including at least one digital payment authorization. 108. The method of claim 100, further comprising: sending the transaction instructions to the electronic transaction facilitator.

109. The method of claim 108, wherein sending the transaction instructions to the electronic transaction facilitator comprises digitally signing the transaction instructions using a digital certificate. 110. The method of claim 108,

wherein sending the transaction instructions to the electronic transaction facilitator comprises transmitting the transaction instructions to the electronic transaction facilitator using a secure communication mechanism. 111. The method of claim 100, wherein processing the transaction information comprises: verifying the transaction information. 112. The method of claim 100, wherein processing the transaction information comprises: generating the transaction instructions from the transaction information. 113. An apparatus for facilitating a commercial transaction, the apparatus comprising transaction processing logic operably coupled to obtain transaction information, process the transaction information, and generate transaction instructions in a form compatible with an electronic transaction processor. 114. The apparatus of claim 113, wherein the transaction processing logic is operably coupled to obtain the transaction information in the form of an input file containing the transaction information. 115. The apparatus of claim 114, wherein the input file comprises a delimited format file containing the transaction information. 116. The apparatus of claim 113, wherein the transaction processing logic is operably coupled to obtain the transaction information from an accounts payable system. 117. The apparatus of claim 113,

wherein the transaction processing logic is operably coupled to obtain the transaction information from a manual accounting system. 118. The apparatus of claim 113, wherein the transaction information comprises payment information, and wherein the transaction instructions comprise payment instructions. 119. The apparatus of claim 113,

3, wherein the transaction information comprises payment and remittance information, and wherein the transaction instructions comprise payment instructions and remittance information. 120. The apparatus of claim 113, wherein the transaction processing logic is operably coupled to generate the transaction instructions in the form of a digital payment authorization document including at least one digital payment authorization. 121. The apparatus of claim 113, wherein the transaction processing logic is operably coupled to send the transaction instructions to the electronic transaction facilitator. 122. The apparatus of claim 121, wherein the transaction processing logic is operably coupled to digitally sign the transaction instructions using a digital certificate. 123. The apparatus of claim 121, wherein the transaction processing logic is operably coupled to transmit the transaction instructions to the electronic transaction facilitator using a secure communication mechanism. 124. The apparatus of claim 113, wherein the transaction processing logic is operably coupled to verify the transaction information. 125. The apparatus of claim 113, wherein the transaction processing logic is operably coupled to generate the transaction instructions from the transaction information. 126. A computer program for controlling a computer system, the computer program comprising transaction processing logic programmed to obtain transaction information, process the transaction information, and generate transaction instructions in a form compatible with an electronic transaction processor. 15 127. The computer program of claim 126, wherein the transaction processing logic is programmed to obtain the transaction information in the form of an input file containing the transaction information. 128. The computer program of claim 127, wherein the input file comprises a delimited format file containing the transaction information. 129. The computer program of claim 126, wherein the transaction processing logic is programmed to obtain the transaction information from an accounts payable system. 130. The computer program of claim 126, wherein the transaction processing logic is programmed to obtain the transaction information from a manual accounting system. 131. The computer program of claim 126, wherein the transaction information comprises payment information, and wherein the transaction instructions comprise payment instructions. 132. The computer program of claim 126, wherein the transaction information comprises payment and remittance information, and wherein the transaction instructions comprise payment instructions and remittance information. 133. The computer program of claim 126, wherein the transaction processing logic is programmed to generate the transaction instructions in the form of a digital payment authorization document including at least one digital payment authorization. 134. The computer program of claim 126, wherein the transaction processing logic is programmed to send the transaction instructions to the electronic transaction facilitator. 135. The computer program of claim 134, wherein the transaction processing logic is programmed to digitally sign the transaction instructions using a digital certificate. 15 136. The computer program of claim 134, wherein the transaction processing logic is programmed to transmit the transaction instructions to the electronic transaction facilitator using a secure communication mechanism. 137. The computer program of claim 126, wherein the transaction processing logic is programmed to verify the transaction information. 138. The computer program of claim 126, wherein the transaction processing logic is programmed to generate the transaction instructions from the transaction information. 139. The computer program of claim 126 embodied in a computer readable medium. 140. The computer program of claim 126 embodied in a data signal for propagation over a communication medium. 141. A system comprising an electronic transaction processor operably coupled to coordinate and facilitate commercial transactions and provide related value-add services on behalf of a number of parties. 142. The system of claim 141, wherein the electronic transaction processor is operably coupled to obtain electronic transaction information and process the electronic transaction information in order to complete commercial transactions on behalf of the number of parties. 143. The system of claim 142, wherein the number of parties comprises at least a first party and a second party, and wherein the electronic transaction processor is operably coupled to coordinate a commercial transaction between the first party and the second party. 144. The system of claim 143, wherein the electronic transaction processor is operably coupled to obtain electronic transaction information from at least one of the first party and the second party. 144. The system of claim 143, wherein the number of parties comprises a third party, and wherein the electronic transaction processor is operably coupled to obtain electronic transaction information from the third party. 145. The system of claim 141, further comprising a settlement system for effectuating fund transfers among the number of parties. 146. A method for coordinating commercial transactions and providing related value-add services, the method comprising: maintaining an electronic transaction processor for coordinating commercial transactions and providing related value-add

services; and diding an interface to the electronic transaction processor for exchangingprovi 1 electronic transaction information with at least a first party to a commercial transaction over a communication network. 147. The method of claim 146, wherein the interface to the electronic transaction processor comprises an electronic mail interface. 148. The method of claim 146, wherein the interface to the electronic transaction processor comprises a web interface. 149. A method for exchanging transaction information in a communication system, the 1 0 method comprising:formatting an electronic document descriptor including transaction information, wherein the transaction information is one of a plurality of transaction infon-nation types, and wherein the electronic document descriptor is specific to the transaction informationtype; andincluding the electronic document descriptor in an electronic transaction instrument. 150. The method of claim 149, wherein including the electronic document descriptor in the electronic transaction instrument comprises creating the electronic transaction instrument including the electronic document descriptor. 151. The method of claim 149, wherein including the electronic document descriptor in the electronic transaction instrument comprises adding the electronic document descriptor to the electronic transaction instniment.152. The method of claim 149, further comprising: sending the electronic transaction instniment over a communication network. 153. The method of claim 149, wherein sending the electronic transaction instrument over a communication network comprises sending an electronic mail inessacre includnglt@ CDthe electronic transaction instrument. 154. The method of claim 149, further comprising digitally signing the electronic document descriptor before including the electronic document descriptor in the electronic transaction instrument. 155. The method of claim 152, wherein sending the electronic transaction instrument over the communication network comprises digitally signing the electronic transaction instrument. 156. The method of claim 152, wherein sending the electronic transaction instrument over a communication network comprises sending the electronic transaction instrument over the communication network using a secure communication mechanism. 157. An electronic transaction instrument for exchanging transaction information in a communication system, the electronic transaction instrument comprising:an electronic transaction instniment header; andat least one electronic document descriptor, wherein each electronic document descriptor includes transaction infor-i-nation for one of a plurality of transaction information types. 158. The electronic transaction instrument of claim 157, wherein the at least one electronic document descriptor comprises an electronic invoice descriptor including invoice information. 159. The electronic transaction instrument of claim 157, wherein the at least one electronic document descriptor comprises an electronic payment descriptor including i formation.payment in160. The electronic transaction instrument of claim 157, wherein the at least one electronic document descriptor comprises an electronic terms descriptor including transaction terms. 161. The electronic transaction instrument of claim 157, wherein the at least one electronic document descriptor comprises a reference to an external document. 162. The electronic transaction instrument of claim 157, wherein the at least one electronic document descriptor is digitally signed. 1 0 163. The electronic transaction instrument of claim 157, further comprising a digital signature for the entire electronic transaction instrument. 164. The electronic transaction instrument of claim 157, wherein the at least one electronic document descriptor comprises a digital payment authorization.1 5165. The electronic transaction instrument of claim 164, wherein the digital payment authorization comprises payment information. 166. The electronic transaction instrument of claim 164, wherein the dicitral payment authorization comprises remittance information. 167. The electronic transaction instrument of claim 164, wherein the digital payment authorization comprises at least one digital signature. 168. The electronic transaction instrument of claim 164, wherein the digital payment authorization comprises digital certificate information. 169. A method for processing electronic transaction inorniation, the methodcomprising:receiving the transaction infor-i-nation from a transaction information provider;authenticating the transaction information;authenticating the transaction information provider;determining whether the transaction information provider is authorized to providethe transaction information; andprocessing the electronic transaction information if and only if the transaction information is authentic, the transaction information provider is authentic, and the transaction information provider is authorized to provide the transaction information. 170. The method of claim 169, wherein authenticating the transaction informationl 0 comprises:verifying at least one digital signature certifying the transaction information. 171. The method of claim 169, wherein authenticating the transaction informationprovider comprises:1 5 verifying a digital signature certifying the transaction information provider.

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15/7/6 (Item 2 from file: 349)

PCT FULLTEXT

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00743967

## **AUTOMATIC TRANSACTION CLEARING SYSTEM AND METHOD**

SYSTEME ET PROCEDE DE COMPENSATION PAR TRANSACTION AUTOMATIQUE

### **Patent Applicant/Patent Assignee:**

- **ECLEARING COM INC**; 70 East Lake Street, Chicago, IL 60601  
US; US(Residence); US(Nationality)  
(For all designated states except: US)
- **STAHL Charles S Jr**; 279 Oakton Court, Lisle, IL 60532  
US; US(Residence); US(Nationality)  
(Designated only for: US)
- **BOUCHARD Gary P**; 1921 Banks Drive, Elgin, IL 60123  
US; US(Residence); US(Nationality)  
(Designated only for: US)
- **LICHTMAN Herbert R**; Suite 1811, 151 North Michigan Avenue, Chicago, IL 60601  
US; US(Residence); US(Nationality)  
(Designated only for: US)
- **CLARK Michael R**; Unit 202, 525 West Oakdale, Chicago, IL 60657  
US; US(Residence); US(Nationality)  
(Designated only for: US)

### **Patent Applicant/Inventor:**

- **STAHL Charles S Jr**  
279 Oakton Court, Lisle, IL 60532; US; US(Residence); US(Nationality); (Designated only for: US)
- **BOUCHARD Gary P**  
1921 Banks Drive, Elgin, IL 60123; US; US(Residence); US(Nationality); (Designated only for: US)
- **LICHTMAN Herbert R**  
Suite 1811, 151 North Michigan Avenue, Chicago, IL 60601; US; US(Residence); US(Nationality); (Designated only for: US)

• **CLARK Michael R**

Unit 202, 525 West Oakdale, Chicago, IL 60657; US; US(Residence); US(Nationality); (Designated only for: US)

**Legal Representative:**

• **POTTHAST James W**

Potthast & Associates, 2712 North Ashland Avenue, Chicago, IL 60614; US;

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**English Abstract:**

An interactive automated transaction clearing system (10) having an automatic clearing operation (28) controlled by an automatic clearing operator (28) and including means for parties to register a proposed transaction (30, 32) for clearing, and automatically generating automatic payment directions (44) in accordance with the proposed transaction (30, 32) and an automatic funds controller (34) controlled by a party other than the automatic clearing operator (28). The automatic funds controller (34) includes means for receiving the funds of the parties, and for automatically making payments from funds in accordance with the automatic payment directions (44).

**French Abstract:**

L'invention concerne un systeme de compensation (10) par transaction automatisée interactive caractérisé en ce qu'il comprend une opération de compensation automatique (28) contrôlée par un opérateur de compensation automatique

et presentant des moyens permettant aux parties d'enregistrer une transaction proposee (30, 32) pour une compensation, et generant automatiquement des directives de paiement automatiques (44) conformement a la transaction proposee (30, 32), ainsi qu'un controleur de fonds automatique (34) controle par une partie autre que l'operateur de compensation automatique (28). Le controleur de fonds automatique (34) comprend des moyens permettant de recevoir les fonds des parties et d'effectuer automatiquement des paiements a partir des fonds conformement aux directives de paiement automatiques (44).

Type	Pub. Date	Kind	Text
Publication	20000928	A1	With international search report.
Publication	20000928	A1	Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.
Examination	20010405		Request for preliminary examination prior to end of 19th month from priority date

**Claims:**

- 1 An interactive automated transaction clearing system, comprising: an automatic clearing operation controlled by an automatic clearing operator and including means for parties to register a proposed transaction for clearing, and means for automatically generating automatic payment directions in accordance with the proposed transaction; and an automatic funds controller controlled by a party other than the automatic clearing operator, said automatic funds controller including means for receiving the funds of the parties, and means for automatically making payments from said funds in accordance with the automatic payment directions.
- 2 The automatic transaction clearing system of claim 1 in which the automatic funds controller includes means for preventing the automatically making payments from making payments in response to other than the automatic payment directions.
- 3 The automatic transaction clearing system of claim 2 in which the preventing means includes means for making payments pursuant to the automatic payment directions only if they are received in correctly encrypted form.
- 4 The automatic transaction clearing system of claim 3 in which the preventing means include means for receiving payment directions for all of a plurality of transactions only once per preselected time period in a single encrypted data file.
- 5 The automatic transaction clearing system of claim 2 in which the automatic payment directions generating means includes means for preventing alteration of the automatic payment directions by other than transactional information provided to the transaction register means by the parties.
- 6 The automatic transaction clearing system of claim 5 in which the alteration preventing means include means for denying access to the parties to alter the transaction unless the parties use a correct password that is unknown to the automatic clearing operator.
- 7 The automatic transaction clearing system of claim 1 in which at least some of the funds received by the funds controller is in the form of a check payable to a designee of the automatic clearing operator, said check being collectable by the automatic funds controller independently of the automatic clearing operator... The automatic transaction clearing system of claim 7 in which the funds controller is a regulated banking institution and the checks are deposited in a customer dedicated lockbox account of the automatic clearing operator.
- 8 The automatic transaction clearing system of claim 8 in which all the funds of all parties to all transactions are co-mingled in the customer dedicated lockbox account.
- 10 The automatic transaction clearing system of claim 1 in which the automatic funds controller includes means for providing funds clearing information to the automatic clearing operation.

11 The automatic transaction clearing system of claim 10  
in which the automatic clearing operation includes means for selectively providing the funds clearing information of all transactions to the parties to the transaction.

12 The automatic transaction clearing system of claim 11  
in which the funds clearing information providing means includes means for displaying a graphic element in association with a display of each transaction, said graphic element and means for changing a visual characteristic of the graphic element in response to clearing information indicating corresponding changes of clearing status as automatically reported to the automatic clearing operation by the automatic funds controller.

13 The automated transaction clearing system of claim 12  
in which the graphic element is a representation of a traffic light having a plurality of different colored lights that are respectively lit when the funds are received, when the funds are in the process of being collected and when the funds are collected.

14 The automated transaction clearing system of claim 13  
in which the three colors are red, yellow and green for respectively representing when the funds are received, when the funds are being collected and when the funds are collected.

15 The automatic transaction clearing system of claim 10  
in which the funds clearing information providing means includes means for automatically sending an encrypted data file containing the funds clearing information to the automatic clearing operation.

16 The automatic transaction clearing system of claim 15  
in which the encrypted data file sending means includes means for periodically sending the data file to the automatic clearing operation.

17 An automatic transaction clearing system, comprising:  
an automatic clearing operation web site application for automatically conveying transaction information through a computer internet with remote buying parties and selling parties in response to receipt of funds clearing information; an automatic funds controller application distinct and remote from the automatic clearing operation web site application for reporting funds clearing information to the automatic clearing operation web site application; and means associated with the automatic clearing operation web site application for automatically sending notification email to at least the seller of occurrence of at least one of the events of (a) impending automatic release of funds, (b) a check has been returned uncollected of an occurrence, and (c) transaction completion.

18 The interactive automatic transaction clearing system  
of claim 17 in which the notification email is automatically sent to both the buyer and the seller.

19 The interactive automatic transaction clearing system of claim 17 in which automatic email notification is sent in the case of the occurrence of any one of the events (a), (b) and (c).

20 The interactive automatic transaction clearing system  
of claim 17 including means for the automatic clearing operation web site application to display at a web site a graphic element with a visual characteristic that changes in accordance with changes in the status of funds clearing for the transaction, in addition to sending the automatic email notification.

21 The interactive automatic transaction clearing system  
of claim 20 in which the graphic element is a traffic light with different light areas that light to indicate an associated status of a transaction.

22 An interactive automatic transaction clearing system,  
comprising: an automatic transaction clearing internet server with means for generating on an internet web page a graphic element for displaying one of a plurality of different visual characteristics respectively representative of different transaction completion status levels; and means for automatically changing the one of the plurality of graphic characteristics in response to receipt of transaction information associated with a completion status level other than the one represented by the changeable graphic characteristic being displayed.

23 The interactive automatic clearing system of claim 22  
in which the element is a traffic light with three different light areas that light to respectively represent the conditions of (a) no funds received, (b) funds received but not yet collected, and (c) funds collected.

24 The interactive automatic clearing system of claim

23 in which the light areas light in the colors of red, yellow and green for the status conditions of (a), (b) and (c).

25 An interactive automatic transaction clearing system,

comprising: an automatic transaction clearing internet application with means for generating an interactive internet web page that enables parties to interactively enter into agreements to remotely close unfulfilled contracts to buy and sell pursuant to agreed terms; and means for enabling the parties to interactively make adjustments to the agreed terms of a transaction after the parties have agreed and the transaction is closed.

26 The interactive automatic clearing system of claim 25

in which the enabling means includes an interactive page of the web site at which one of the parties is permitted to make a proposed adjustment to a previously closed transaction and the other party is permitted to accept the proposed adjustment.

27 An interactive automatic transaction clearing system,

comprising: an internet arbitration application with means for generating an interactive web page for providing interactive arbitration services over a computer internet; and an automatic transaction clearing internet application with means for generating an interactive internet web page that enables parties to interactively enter into agreements to remotely close unfulfilled contracts, and including means for enabling at least one of the parties to automatically initiate an arbitration at the clearing internet server web page through an automatic link with the arbitration internet server.

28 The clearing system of claim 27 including

a financial institution with means for collecting funds to be paid by the buyer and means for automatically conveying the status of collection to the automatic transaction clearing internet application, and means for automatically freezing any funds collected and preventing their delivery to the seller immediately in response to initiation of an arbitration at the interactive arbitration web page.

29 The system of claim 27 in which the automatic

clearing internet application includes an interactive webpage in which the parties must agree to signing PCTIUSOO/08284 in order to register a transaction for clearing.

30 The system of claim 27 in which the internet

arbitration application includes an interactive web page at which a complaining party to the transaction may submit a statement of the complaint to an arbitrator over the internet.

31 The system of claim 30 in which the interactive

arbitration web page includes means for enabling access to the answer by the complaining party and means for enabling the complaining party to submit a reply to the answer to the arbitrator over the internet.

32 The system of claim 30 in which the interactive

arbitration web page includes means for enabling access to the complaint by the responding party and means for enabling the responding party to submit an answer to the complaint to the arbitrator over the internet.

33 The system of claim 32 in which the interactive

arbitration application includes means for detecting whether an answer has been submitted within a preselected time period and, if not, to automatically enter a default judgment in favor of the complainant.

34 The system of claim 27 in which the clearing internet

application includes means for maintaining a chronological log of all aspects of the transaction, and means for automatically submitting the chronological log to the arbitrator through transmission to the arbitration application.

The system of claim 34 in which the arbitration application includes means for maintaining a log of the submissions made by the parties to the arbitration and means for conveying this information to the clearing application for display to the parties.

35 The system of claim 27 in which the internet

arbitration application includes means for the arbitrator to convey an arbitration decision to the parties over the internet, means for the arbitrators decision to be conveyed to the automatic transaction clearing internet application and means associated with the automatic clearing internet application for enabling release of the funds by the financial institution to the seller or refund of the funds to the seller in whole or in part base upon the arbitrators decision.

37 An interactive automated transaction clearing system,

comprising: an automatic transaction clearing internet application with means for generating an interactive internet transaction web page that enables parties to interactively enter into agreements to remotely close unfulfilled contract including means for entering a referral code for each customer; means for generating an administration page at which a administrator may enter a referral code for prospective resellers for storage; and means for automatically attaching the code to all transactions by the customer subsequent to the one transaction when the customer first enters the referral code. automatically annexing the referral code to a customer account number whenever the referred customer registers either as a seller or as a buyer.

39 The system of claim 37 including

means for periodically generating reports of all transactions, means responsive to the transactions with customer account numbers with attached reseller referral code for computing commissions for the resellers with such codes, and means for directing automatic funds controller to pay the reseller the commission.

40 The system of claim 39 including means for the

storage of electronic funds transfer information for the reseller and in which the automatic funds controller includes means to pay the commission to the reseller via electronic funds transfer based on the stored information.

41 The system of claim 38 including means for

establishing a new number for a subagent of a reseller.

42 The system of claim 41 including means for linking

the reseller to all transactions in which the subagent has been identified with the transaction.

43 The system of claim 42 including

means for periodically generating reports of all transactions, means responsive to the transactions with customer account numbers with attached subagent referral code for computing commissions for the resellers with linked to such subagent codes, and means for directing automatic funds controller to pay the reseller the commission.

44 An interactive, automated method of clearing a

transaction, comprising the steps of: controlling an automatic clearing operation by an automatic clearing operator to register parties for a proposed transaction for clearing, and automatically generating automatic payment directions in accordance with the proposed transaction; and controlling an automatic funds controller by a party other than the automatic clearing operator to receive the funds of the parties, and automatically make payments from said funds in accordance with the automatic payment directions.

45 The method of claim 44 including the step of preventing

the automatically making payments means from making payments in response to other than the automatic payment directions.

46 The method of claim 45 including the step of making

payments pursuant to the automatic payment directions only if they are received in correctly encrypted form.

47 The method of claim 46 including the step of receiving

payment directions for all of a plurality of transactions only once per preselected time period in a single encrypted data file. The method of claim 45 including the step of preventing alteration of the automatic payment directions by other than transactional information provided to the transaction register means by the parties.

49 The method of claim 48 including the step of denying

access to the parties to alter the transaction unless the parties use a correct password that is unknown to the automatic clearing operator.

50 The method of claim 45 including the step of

receiving at least some of the funds by the funds controller in the form of a check payable to a designee of the automatic clearing operator, said check being collectable by the automatic funds controller independently of the automatic clearing operator.

51 The method of claim 50 which the funds controller is a regulated banking institution and including the step of depositing the checks in a customer dedicated lockbox account of the automatic clearing-operator.

52 The method of claim 51 including the step of combining all the funds of all parties to all transactions in the customer dedicated lockbox account.

53 The method of claim 44 including the step of providing automatic funds controller clearing information to the automatic clearing operation.

54 The method of claim 53 including the step of selectively providing the funds clearing information of all transactions to the parties to the transaction.. The method of claim 54 including the steps of displaying a graphic element in association with a display of each transaction, changing a visual characteristic of the graphic element in response to the clearing information to indicate corresponding changes of clearing status as automatically reported to the automatic clearing operation by the automatic funds controller.

56 The method of claim 55 in which the graphic element is a representation of a traffic light having a plurality of different colored lights and including the step of respectively lighting the colored lights when the funds are received, when the funds are in the process of being collected and when the funds are collected.

57 The method of claim 56 in which the three colors are red, yellow and green for respectively representing when the funds are received, when the funds are being collected and when the funds are collected.

58 The method of claim 53 including the step of automatically sending an encrypted data file containing the funds clearing information to the automatic clearing operation.

59 The method of claim 58 including the step of periodically sending the data file to the automatic clearing operation.

60 A method of automatically clearing a transaction transaction clearing system, comprising the steps of: automatically conveying transactional information at a web site through a computer internet with remote buying parties and selling parties in response to receipt of funds clearing information; and reporting funds clearing information to the automatic clearing operation web site application; with an automatic funds controller application distinct and remote from the automatic clearing operation web site application for automatically sending notification with the automatic clearing operation web site via email to at least the seller of occurrence of at least one of the events of (a) impending automatic release of funds, (b) a return of a check uncollected, and (c) completion of a transaction.

61 The method of claim 60 including the step of automatically sending notification email to both the buyer and the seller.

62 The method of claim 60 including the step of sending automatic email notification in the case of the occurrence of any one of the events (a), (b) and (c).

63 The method of claim 60 including the step of displaying at a web site a graphic element with a visual characteristic that changes in accordance with changes in the status of funds clearing for the transaction, in addition to sending the automatic email notification.

64 The method of claim 63 including the step of lightening different areas of a graphic element in the form of a which is a traffic light to indicate an associated status of a transaction.. An interactive method of automatically clearing a transaction, comprising the steps of: generating on an internet web page with an automatic transaction clearing internet server, a graphic element for displaying one of a plurality of different visual characteristics respectively representative of different transaction completion status levels; and automatically changing the one of the plurality of graphic characteristics in response to receipt of transaction information associated with a completion status level other than one represented by the changeable graphic characteristic being displayed.

66 The method of claim 65 including the step of lighting

different light areas to respectively represent the conditions of (a) no funds received, (b) funds received but not yet collected, and (c) funds collected.

67 The method of claim 66 in which the light areas light in the colors of red, yellow and green for the status conditions of (a), (b) and (c).

68 An interactive automatic method of clearing a transaction, comprising the steps of: generating an interactive internet web page with an automatic transaction clearing internet application that enables parties to interactively enter into agreements to remotely close unfulfilled contracts to buy and sell pursuant to agreed terms; and enabling the parties to interactively make adjustments to the agreed terms of a transaction, after the parties have agreed and the transaction is closed.. The method of claim 68 including, the step of an interactive page of the web site at which one of the parties is permitted to make one of the parties a proposed adjustment to a previously closed transaction by interacting with an interactive page of the web site and the other party to accepting the proposed adjustment by interacting with the interactive page of the web site.

70 A method of automatically transacting a clearing

transaction, comprising the steps of: generating an interactive web page with an internet arbitration application of an interactive automatic transaction clearing system, for providing interactive arbitration services over a computer internet; and generating an interactive internet web page, with an automatic transaction clearing internet application, that enables parties to interactively enter into agreements to remotely close unfulfilled contracts, and including the step of enabling at least one of the parties to automatically initiate an arbitration at the clearing internet server web page through an automatic link with the arbitration internet server.

71 The method of claim 70 including the steps of collecting funds to be paid by the buyer from a financial institution for automatically conveying the status of collection to the automatic transaction clearing internet application, and automatically freezing any funds collected and preventing their delivery to the seller immediately in response to initiation of an arbitration at the interactive arbitration web page.. The method of claim 70 including the step of the automatic clearing internet application having an interactive web page in which the parties must agree to bring arbitration using the interactive arbitration services in order to register a transaction for clearing.

73 The method of claim 70 including the step of internet arbitration application having an interactive web page in which a complaining party to the transaction may submit a statement of the complaint to an arbitrator over the internet.

74 The method of claim 73 including the step of enabling access to the answer by the complaining party and means for enabling the complaining party to submit a reply to the answer to the arbitrator over the internet.

75 The method of claim 73 including the step of enabling access to the complaint by the responding party and means for enabling the responding party to submit an answer to the complaint to the arbitrator over the internet.

76 The method of claim 75 including the step of detecting whether an answer has been submitted within a preselected time period and, if not, to automatically enter a default judgment in favor of the complainant.

77 The method of claim 70 including the step of maintaining a chronological log of all aspects of the transaction, and means for automatically submitting the chronological log to the arbitrator through transmission to the arbitration application.. The method of claim 77 including the step of maintaining a log of the submissions made by the parties to the arbitration and means for conveying this information to the clearing application for display to the parties.

79 The method of claim 70 including the step conveying an arbitration decision by the arbitrator to the parties over the internet, conveying the arbitrator's decision to the

automatic transaction clearing internet application and enabling release of the funds by the financial institution to the seller or refund of the funds to the seller in whole or in part based upon the arbitrator's decision with the automatic clearing internet application.

80 A interactive automated method for clearing a

transaction, comprising the steps of: generating an interactive internet transaction webpage with an automatic transaction clearing internet page that enables parties to interactively enter into agreements to remotely close unfulfilled contracts including means for entering a referral code for each customer; generating an administration page at which an administrator may enter a referral code for prospective resellers for storage; and automatically attaching the code to all transactions by the customer subsequent to the one transaction when the customer first enters the referral code.

81 The method of claim 80 including the step of

automatically annexing the referral code to a customer account number whenever the referred customer registers either as a seller or as a buyer.

82 The method of claim 80 including the step of

periodically generating reports of all transactions, responding to the transactions with customer account numbers with attached reseller referral code for computing commissions for the resellers with such codes, and directing automatic funds controller to pay the reseller the commission.

83 The method of claim 82 including the step of

electronic funds transfer information for the reseller and in which the automatic funds controller includes paying the commission to the reseller via electronic funds transfer based on the stored information.

84 The method of claim 82 including the step of

establishing a new number for a subagent of a reseller, and linking the reseller to all transactions in which the subagent has been identified with the transaction.

85 The method of claim 84 including the step of

periodically generating reports of all transactions, transacting customer account numbers with attached subagent referral code for computing commissions for the resellers with linked to such subagent codes, and directing automatic funds controller to pay the reseller the commission. F 1 g, I OUTSIDE BUYER/SELLER COMMUNICATION MOD42CLEARING AUTOMATIC CLEARING INFORMATION INFORMATION CLEARING -- - 32P A TRANSACTION TRANSACTION INFORMATION OPERATION INFORMATION CLEARING ,,,56v OPERATOR BUYER 44 A C C T-- 4 0 SELLER-1 -1 A LAUTOMATIC CRYPTOPAYMENT FIREWALL DIRECTIONS r-B U-Y ER N 50 I SELLER N BUYER L,,, SELLERS@22CLEARINGOPERATORFEE46AUTOMATICCR PTO- COLLECTION FIREWALL

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APPLICATION BUYERS 78 SELLER FINANCIAL F----- FINANC. b INSTITUTION INSTITUT 72 BUYERS

COMPUTER SELLERS NETWORK COMPUTER (INTERNET) COMPUTER 70 RESELLERS

RESELLERS FINANCIAL COMPUTER INSTITUTION 11 S6, FIG, 31 FIG, 3A E1B TL7 S6, FIG, 31 EVENT 18

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TAITING FOR PRICE CHANGE RESPONSE TO E 2 A REQUEST CANCELLATION REQUEST EVENT

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FIG TO S 7, FIG, 3D TL7 S 7, FIG, 3D 11:7 3 B ,@@FRL7M E1. FIG.3AE18,,,-@FRL7M 522, FIG, 3A EVNET

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TOEVENT 3A EVE@ EVENT 4E ERTIFY RETURN EV@@@FR17M S3, FIG,3C E23A @FRL7M S2Z FIG, 3C--'@FRL7M S24, F1T17 S4, FIG, 3B TO S6, FI@FIG,3C TL7 S6, FIG,3BEIIA S23EVENT 11AFRL7M SE, E11BF-TG, 3A R SE TOAI OR EVENT 11B REQUEST OFSELLER TO CHANGE INERTIFY SHIPMENT EVENT 3B INTERF GOODSFR7M S E3BFIG, 3D Si?3 WAITING FORINBOUND9 EVENT 10B CHECKS TOFRL7M S 'I CLEAR,FIG, 3D EVENT 3C EI OBSI0 S24FRL7M S8, EVENT 10AFIG, 3D E3C  
E10A WAITINGRESPONS41TODNANCEI LAREQUEST, EVENT 8CE8C FigSB@ FIG, 3DF@g,3D FRL7M S2, FIG, 3AFR17M Si?,, FIG, 3ATL7 Si? 3AFIG,3AE2F EVENT 2DE7A E,?EEVENT 2FEVENT 7A EVENT 2ES7E-9A EVENT 9AWAI I INU f OR S9ESPONSE FROMUNDERPAYINGBUYER AITINGRESPONSEEVENT 7B E9EE7B EVENT 9BS8AITING EBA EVENT BAAPPROVAS6RgA E12AEVENT 12A STATE 6DONEEI 9A EFUND ISAUTHORIZIEDPENDINGEVENT 19A LEARANCE19 E,?OA EVENT 21BEVENT 19B EI 9B s2oITING FORREFUNDTRIGGER EVENTPAYM S E21 AFROZEN BYEVENT 19C SELLEREVENT 13A EVENT 21AEI 3AEVENT 20BAITING FOR E13CERTIFICATION AITING FOOF RETURN EVENT 19C APPROVAL IPENALTY B9Dclearing Home PageSafely Engage In Any Busisness TransactionWith Anyone In Total ConfidenceClearing i's a secure, fully automated and user interactive "trGnSGCfion cleGringhouse" that provides both a Buyer AND Seller with shared protections against various transaction exposures and payment risks. Both parties establish and manage their own transaction to completion using eClearing's built-in functions and safeguards to mutually control the transfer of their funds and products via user interaction and use of a secure third party,1@ tronSGCtion holding occounCIDIRECTLY interfaced with a global MoneyCenter Bank. Why take chances9 Regardless of the geography, complexity, size, or type of your busisness dealings, use eClearing to safely process your next transaction, For yourpeace of mind, it's worth it!Tell me Sii g n Logmore me up me inFi g. 6 ACreating a New Account. All information entered is encrypted and secure for your privacy and protection B@ using this form to register your account, you accept the Terms and Conditions our service. You may register your account now, but no initial membership fee @(\$25) will be assesed until you enter into your first transaction. The membership ee will be added to your first transaction if you are the Buyer, or deducted from your first transaction if you are the Seller.Section 1 of 4. Contact Information,First Name (rqd)Middle InitialLost Name Z::@@(rqd)If this is a busisness account as opposed to a personal accountthen please click here Mnameand enter the companyF\*1 g. 6 BMailingAddressLine 1 (rqd)MailingAddressLine 2City (rqd)StateProvince, 1 (rqd, 2 chars in US, CA)or CountyPostal Code (rqd)US -United StatesAd -AndorraCountry AE -United Arab EmiratesAF -AfghanistanEL -Antigua and Barbuda 77DaytimePhoneFoxNumberEmail (rqd)AddressSection 2 of 4. Banking Information. During the course of a transaction, eClearing will need to be able to transfer funds to you. When you act as a Buyer, eClearing may need to transfer full or partial refunds to you. And when you act as the seller, eClearing will need to transfer payments to you, Although we can easily transfer funds to you by check, we encourage you to provide banking information so that we can transfer funds to you more efficiently. This section is hoverer, completely optional. eClearing is capable of autornatocally depositing funds directl into your bankaccount by using a secure form of Electronic Fund Transfer (EFT) that iscommonly used by banks domestically. This method is FREE and is faster and more efficient than mailed paper checks. Funds are usually transferred within one busisness day from receipt of the request. Please note that eClearing can onlyF g. 6 Ctransfer funds TO your bank, eClearing CANNOT de

it any accountsYou may add more banking infor motion at any time by selecting the Add New Banking Information item on the Main Menu. For security reasons, you may not change or edit your bank information. If you should change banks, an account number, add new accounts, or wish to select another disbursment option for existing or new accounts, simply enter all the information for the new options fromthe Main Menu item Add New Banking InforlGtion. When you enter into aeCi fic transaction, you can designate an@, one of @our previously-entered banking'p tme hods for use during that transaction. ease no e that a domestic U.S. or International bank transfer (via international SWIFT system) will incur a processing fee of \$15. Please provide the following bank information carefully. Accuracy is very important. You maywish to consult your bank as to the benefits of these payment

methods, or to obtain or verify the accuracy of the banking numbers requested below. Remember that if you choose not to provide banking information, then you will only be able to receive disbursements by mailed check. The following banking information is required for EFT, Wire, and SWIFT transaction.

0 Domestic EFT Type of transfer 0  
Domestic Wire 0 International SWIFT Financial Institution ABA or SWIFT Routing Number Location (city, State, country)  
Account Name Account Number Section 3 of 4. Username and Password Your Username is the way that your counterparty will refer to you in a specific field. 6 D transaction. You may freely exchange your Username with other parties when doing business with them. However, Never disclose your Password to anyone. Preferred Username 11 (rwd)(6-15 letters or numbers) Preferred Password 11 (rwd)(6-15 letters only) Password Again 9 (for confirmation) (rwd) Section 4 of 4. Referral Information You may have been given information instructing you to enter a Referral Code, If so, please enter it below. Otherwise, leave the space blank. Referral Code: ept the terms and conditions. eClearing Corp. enrollment@eclearing.com [Home | Benefits of eClearing | Sign Me Up | Log Me In] [Step-by-Step Guide | FAQs | Terms and Conditions | Arbitration Info] [g, 7] eClearing Enter Login [Home | Benefits of eClearing | Sign Me Up | Log Me In] [Step-by-Step Guide | FAQs | Terms and Conditions | Arbitration Info] [g, 8] eClearing Main Menu Welcome Mast Management (morkmgr / Business Account)! Manage Your Transactions. Create a New Transaction. Go to the Message Center. (You have no messages.) View Active Transactions. Demand Binding Arbitration. Manage Your Account. Edit Your Contact Information, Edit your Username and Password. Add New Banking Information. Terminate Your Account. [Home Benefits of eClearing | Sign Me Up | Log Me In] [Step-by-Step Guide | FAQ's Terms and Conditions | Arbitration Info] [g, 1] BB Create a Transaction Remember, you must be the Buyer to create a transaction. The transaction does not become effective until it is approved by the Seller. Step 1 of 6. Enter the Seller's username: 77 == (rwd) Step 2 of 6. Enter a Brief description of the transaction: 11 (rwd) Step 3 of 6. Enter the TOTAL price (in US dollars) that you have agreed upon. Include any applicable shipping and taxes: \$ 11 (rwd) Step 4 of 6. Enter the time interval (minimum of 5 calendar days) between certification of shipment of goods, and automatic release of funds: 11h calendar days (rwd) Step 6 of 6. during this transaction, it is possible that you will receive a partial or full refund. Please indicate how you would like to receive any refunds that may be due to you: 1-1 (rwd) 16 / 66 F1g@ BC clearing View All Transactions Welcome Most Management eClearing has no record of any transactions in which you are buyer. Transactions in which you are seller. Transaction Buyer Description Price Notes Filling Fields Inc. remedial project #42 dated Trans #5 Floppymoe Mar 1, 99 \$6,000.00 Business Account Filling Fields Inc. remedial project #42 dated Trans #6 Floppymoe Mar 1, 99 \$6,000.00 Business Account Filling Fields Inc. remedial project #42 dated Trans #7 Floppymoe Mar 1, 99 \$6,000.00 Business Account Filling Fields Inc. remedial project #42 dated Trans #8 Floppymoe Mar 1, 99 \$3,000.00 Business Account Filling Fields Inc. remedial project #42 dated Trans #9 Floppymoe Mar 1, 99 \$3,000.00 Business Account Filling Fields Inc. remedial work project #42 Trans #10 Floppymoe Dated 3/1/99 \$7,000.00 Business Account Filling Fields Inc. remedial project #42 dated Trans #11 Floppymoe Mar 1, 99 \$2,000.00 Business Account Hallmart, remedial project #42 dated Trans #12 bettybuyer Mar 1, 99 \$2,000.00 Business Account Fg@ 9 eClearing Transaction Status Welcome Mast Management Quick Summary Transaction Number 6 You and Buyer Spilling Fuels Inc (sloppyjoe/Business Account) have agreed on the terms of this transaction. eClearing is waiting to receive sufficient funds from Buyer, at which time eClearing will instruct you to ship the goods to the Buyer. Deal Terms Current Transaction Information Transaction Number 6 Spilling Fuels Inc. Buyer sloppyjoe Business Account Waste Management, Seller markrngr, Business Account Transaction Description remedial project #42 dated 3/11/99 Transaction Amount \$6,000.00 Automatic Release 6 calendar days Interval F1g 9 BB Buyer's Reference 2nd installment for phase 2 of contract Seller's reference Due as per terms of contract #421 dated 3/1/99 Seller's Payment Information Transaction Amount \$6,000.00 Annual Fee - \$0.00 Transaction Fee -\$50,000.00 Outbound Wire/SWIFT Fee -\$0.00 Net Proceeds to Seller = \$5,950,000.00 Chronology Date Event Buyer Floppymoe proposed to buy the goods or services at a price 3/3/99 12:33:00 of \$6,000,000.00 Buyer proposed that the interval from PM EST certification of shipment to automatic release of funds should be 6 calendar days. 3/3/99 12:41:00 Seller markrngr accepted the proposal transaction. PM EST F1g 9 C Possible Next Step Your Options Additional Information Remember that your counterparty will have to approve your request before the transaction is canceled. Please provide a brief reason for requesting cancellation of this transaction. Request cancellation (rwd) of this transaction Remember that your counterparty will have to

approveyour request before the price is changed.What new price do you propose? \$ rqdPlease provide a brief reason for requesting this pricechange:Request a price rqdchangeRemember that your counterparty will have to approveyour request before the interval is changed.What new interval between certification of shipment andautomatic release of funds do you propose? 11 calendar days (rqd)Please provide a brief reason for requesting this intervalchange:Request an interval (rqdchangeF1 g. 9 Dclecring Trnscction StctusQuick SummaryTransaction Number 6 You and Buyer Filling Fields, Inc (Floppymoe/Busisness Account) have Agreed on the terms of this transaction, Buyer has remitted funds to eClearing. When these funds have cleared, you should ship the goods. (Remember that you can use the red, yellow, and green traffic lights to see the status of funds.) eClearing has also instructed you to use the eClearing web site to certify that the shipment has been made. Please certify shipment only after the shipment has been actually made.Deal TermsDate EventBuyer Floppymoe proposed to buy the goods or services at a price3/3/99 12: 33: 00 of \$6,000,000.00. Buyer proposed that the interval from PM EST certification of shipment to automatic release of funds should be 6 calendar days. 3/3/99 12: 41: 00 Seller markmgr accepted the proposal transaction.PM EST3/16/99 4: 52: 00 Full payment arrived from Buyer Floppymoe.PM ESTF\*1 g., 9 EPossible Next Stepl Your Options Additional InformationBy certifying shipment, you are attesting to the fact thatyou already shipped the goods.Certify thatyou haveshipped the goods.Remember that your counterparty will have to approveyour request before the interval is changed.What new interval between certification of shipment andautomatic release of funds do you propose? \$ 11 calendar days (rqd)Please provide a brief reason for requesting this intervalchange:Request an interval (rqdchangeRemember that your counterparty will have to approveyour request before the transaction is cancelled.Please provide a brief reason for requesting cancellation ofthis transaction.Request cancellation (rqdof this transactionF1 g. 9 Fclecring Messcge CenterWelcome Most ManagementSpecial Note to New Users: Please note that messages that are purelyinformational in nature will be deleted automatically once you have read themwhile messages that require you to respond (by accepting or rejecting aproposal, for example) will stay in the Message Center until you have responded.We suggest that you should print out informational messgaes for futurereference.Transaction Counterparty MessageNumber SummaryMsg re Buyer nalmarb Grn ey Buyer has proposed a transactionTrans #33 Busisness AccountMsg re Seller scrap metals Seller has accepted your proposedTrans #35 international, transactionrusties,Busisness AccountMsg re Seller Truck Parts, Inc, To much money has beentruckster, receivedTrans #34 Busisness Account[Home I Benifits of eClearing Sign Me Up I Log Me In][ Step-by-Step Guide I FAQ's Terms and Conditions I Arbitration InfoWelcome Mast ManagementQuick SummaryTransaction Number 33Buyer Halmert (barney/Busisness Account has proposed the transactiondescribed below. Please use the buttons at the bottom of this web page to accept or reject the proposal. If you accept the proposal, then Buyer will be instructed to remit payment to eClearing. Once eClearing receives cleared funds, you will be instructed to ship the goods. eClearing will deduct a transaction fee of \$15.00 before distributing funds to you. This is computed according to our sliding scle of transaction fees.Deal TermsCurrent Transaction InformationTransaction Number 6Buyer Halmart, barneyBusisness AccountSeller Waste Management, dennisBusisness AccountTransaction Description month of mar waste removalTransaction Amount \$1,000.00Automatic Release Interval 6 calondar daysBuyer's reference due by april 15Seller's Reference noneSeller's Payment InformationTransaction Amount \$1 t 000. 00Annual F e -\$0.00Transaction Fee - \$15.00F g., 9 HOutbound Wire/SWIFT Fee -\$0.00Net Procedes to Seller \$985.00ChronologyDate EventBuyer Barnry proposed to buy the goods or3/20/99 5: 21: 00 services at a price of \$1,000 BuyerPM EST proposed that the interval from certification ofshipment to automatic release of funds shouldbe 6 calendar days.Possible Next StepsYour Opfions7F Additional InformationHow would you like to receive payment?(Wire and SWIFT transfers are \$15.00 extra)

11 By check, mailed to your

I Accept the proposed If you wish, enter a brief line for your personaltransaction. reference.Please enter a brief reason for rejecting thistransaction:Reject the proposed E=7 11 rqdtransaction.[Home I Benifits of eClearing I Sign Me Up I Log Me In][ Step-by-Step Guide I FAQ's I Terms and Conditions I Arbitration InfoFigo I 0clecring Mcin

MenuWelcome Milling Fields, Inc (floppyjoe/Busisness Account)!Manage Your Transactions. Create a New Transaction. Go to the Messaage Center. (you have 2 messages) View Active Transactions. Demand Binding Arbitration. Manage Your Account. Edit Your Contact Information. Edit your Username and Password. Add New Banking Information. Terminate Your Account.[Home Benifits of eClearing Sign Me Up I Log Me In]Step-by-Step Guide I FAQ's Terms and Conditions I Arbitration InfoFg@ I I Aclearing Message CenterWelcome Filling FieldsiSpecial Note to New Users: Please note that messages that are purelyinformational in nature will be deleted automatically once you have read themwhile messages that require you to respond (by accepting or rejecting aproposal, for example) will stay in the Message Center until you have responded.We suggest that you should print out informational messgaes for futurereference.Transaction MessageNumber Counterparty SummaryMsg re Seller Waste Management Seller has accepted your proposedmGrkmgr, transactionTrans #9 Business AccountSeller Waste ManagementMsg re morkmgr, Seller has accepted your proposedTrans #11 Business Account transactionMsg re Seller Waste Management Seller has accepted your proposedTrans #-6 MGrkmgr, transactionBusiness AccountF'l g. @ I Bclecing Trcnscction StctusQuick SummaryTransaction Number 6You and Seller Most Management (markmgr/Busisness Account) have agreed on the terms of this transaction. eClearing is waiting to receive sufficient funds from you, at which time eClearing will instruct Seller to ship the goods to you. As soon as you have remitted payment of \$6,000,000.00, eClearing will instruct Seller to ship the goods to you.REMITTANCE INFORMATION. Please remit funds using either of the followingmethods ... ifBY CHECK, make it out to ECLEARING CORP and send it via regular mail to eClearing Corp, 7218 Collection Center Drive, Chicago, IL 60693 or via overnight courier service to Bank of America, 7218 Collection Center Drive, Chicago, or if by BANK WIRE or EFT to Bank of America, Chicago, IL RoutingTransit Number 07000039, Account Number 87659-63202, Account NameECLEARING CUSTOMER TRANSACTION ACCOUNT. Please note that international wire transfers should be routed to SWIFT BOFAUS44(Bank of America, Chicago IL), 07000039, ECC Transaction Account #87959All remitted funds MUST reference the Transaction Number. Please do notcombine multiple remittances into a single remittance, the above-requested remittance must be received in the EXACT amount requested per each transaction.Deal TermsF'Ig@ I I Cclearing Message ViewerQuick SummaryTransaction Number 12eClearing has received your payment in the amount of \$2,000.00 related to this transaction. This is less than the \$2,025.00 that you were asked to remit. Please use the buttons at the bottom of this web page to tell us how you wish to proceed.Deal TermsF\*1 g., I I DCurrent Transaction InformationTransaction Number 12Halmart, bettybuyerBuyer Busisness AccountSeller most management,markmkr,Busisness AccountTransaction Description waste removal monthlyservice for mar '99Transaction Amount \$2,000.00Automatic Release Interval 6 calandor daysBuyer's reference as per annual contract dated 12/1/98Seller's Reference noneSeller's Payment InformationTransaction Amount \$2,000.00Annual Fee + \$25.00Transaction Fee -\$0.00Total Owed by Buyer =\$2@025.00ChronologF g. I I EDate EventBuyer bettybuyer proposed to buy the goods or services at a3/3/99 12: 48: 00 price of \$2,000 Buyer proposed that the interval fromPM EST certification of shipment to automatic release of fundsshould be 6 calendar days. 3/4/99 11:55:00 Seller rmarkmgr accepted the proposal transaction.AM EST3/16/99 4: 52: 00 Too little money arrived from Buyer.PM ESTPossible Next StepYour Options Additional InformationNo additional information is requiredThe underpayment was my mistake. I will JjMy Mistakelremit the additional \$25.00 by the somemethod immediately.No additional information is requiredThe underpayment reflects a price IIReflects price chan:g:e]reduction of \$25.00 that i negociatedwith the seller.clecing View All TrencsectionsWelcome Filling FieldsTranactions in which you are Buyer:Transaction Buyer Description Price NotesMast Management remedial project #42 datedTrans #5 mGrkmgr, Mar 1, 99 \$3,0002000.00 Busisness AccountMast Management remedial project #42 datedTrans #6 mGrkmgr, Mar 1, 99 \$6@000@000.00 Busisness AccountMost Management remedial project #42 datedTrans #7 mGrkmgr, Mar 1, 99 \$6200OtOO0.00 Busisness AccountMast Management remedial project #42 datedTrans #8 mGrkmgr, Mar 1, 99 Vxo,000.00 Busisness AccountMost Management remedial project #42 datedTrans #9 m Grkm 9r, Mar 1, 99 VtOO0,000.00 Busisness AccountMast Management remedial work project #42Trans #10 m Grkm gr, Dated 3/1 /99 \$71000@000.0 Busisness AccountMast Management remedial project #42 datedTrans #11 mGrkmgr, Mar 1, 99 \$2tOO1000.00 Busisness AccounteClearing has no record of any transactions in which you are sellerF\*Igo I 3Aclearing View All TransactionsCurrent Transaction InformationTransaction Number 6Buyer Filling Fields, Inc. sloppyjoe,Busisness

AccountSeller Mast Management, markmgrBusiness AccountTransaction Description remedial project #42dated 3/1 99Transaction Amount \$610000.00Automatic Release Interval 6 calandar daysBuyer's reference 2nd installment for phase 2 ofcontractSeller's Reference due as per terms of contract #42dated 3/1/99Seller's Payment InformationTransaction Amount \$6,000,000.00Annual Fee + \$0.00Transaction Fee - \$0.00Total Owed by Buyer \$61000@000.00Chronolog33 / 66 PCT[USOO/08284 F\*I g. 1 3 BWelcome Most ManagementSeller's Payment InformationTransaction Amount \$6,000,000-00Annual Fee -\$0.00Transaction Fee -\$509000.00Outbound Wire/SWIFT Fee -\$0.00Net Proceeds to Seller = \$5,950,000.00ChronologyDate EventBuyer Floppymoe proposed to buy the goods or services at a price3/3/99 12: 33: 00 of \$6,000,000 Buyer proposed that the interval fromPM EST certification of shipment to automatic release of funds should be 6 calendar days. 3/3/99 12: 41: 00 Seller markmgr accepted the proposal transaction.PM ESTPossible Next StepF'I g, 1 3 CPossible Next StepYour Options Additional InformationIFRemember that your counterparty will have to approveyour request before the transaction is canceled.Please provide a brief reason for requesting cancellation ofthis transaction.Request cancellation rqdof this transactionRemember that your counterparty will have to approveyour request before the price is changed.What new price do you propose? \$ II II (rqd)Please provide a brief reason for requesting this pricechange:Request a price 11 rqdchangeRemember that your counterporty will hove to approveyour request before the interval is changed.What new interval between certification of shipment andautomatic release of funds do you propose? \$ 11 I! calendar days (rqd)Please provide a brief reason for requesting this intervalchange:Request on interval (rqd)changeF g. I 4Aclecring Internet Arbitrction ServicesWelcome to Internet Arbitration Services, Inc. IAS provides an efficient and inexpensive method of resolving disputes between buyersand sellers in Internet transactions,\* Disputes over condition, quality, pricing, ect, can be resolved by experienced independant IAS arbiters in a fraction of the time and for a fraction of the cost of traditional legal proceedings. The IAS arbitration process is designed to be simple, fast, objective and inexpensive. The arbitration process is governed by the IAS terms and conditions.How does the Arbitration Process Work?The arbitration process is initiated when a dissatisfied party, called the complaint, uses the eClearing main menu to inform IAS that a transaction is disputed. \* The complainant files a complaint with the JAS, which explains the grounds for the complaint and the relief requested. eClearing communicates the complaint to the respondent, who then has fourteen (14) days in which to file an answer. In the answer, the respondent responds @o the issues raised in the complaint. If the respondent fails to respond within 14 days the complainant prevails by default. eClearing communicates the answer to the complainant, who then has seven (7) in which to file a response. The response is optional; the complainant may choose to let the arbiter decide based on the complaint and the answer. \* An IAS arbiter will evaluate the submissions and decide the claim quickly, often within 24 hours.What Does arbitration cost?The arbitration fee is based on the transaction amount. For transaction amounts up to \$5000, the arbitration fee is \$50 per party. For transaction amounts of \$5,000or more, the arbitration fee os 1% of the transaction amount per party. \* Fees must be paid before a decision is reached. If a complainant fails to pay its share of the fee within fourteen (14) days of filing the complaint, the complaint is invalid. If a respondent fails to pay its share of the fee within fourteen (14) days of receiving the complaint, then the arbiter will render a default judgement in favor of the complainant.F 'Ig., @ 4Bnotification that goosa have been delivered to the seller.

6 Disclaimer of Liability. IAS shall ha ve the right , at its sole discretion, to decline to arbitrate any dispute submitted to it, If IAS declines to arbitrate a dispute, the arbitration fee will be returned to the parties and they may pursue any other available remedies. The parties agree that by submitting their dispute to arbitration they expressly waive and release any claim against IAS related to the consideration of matters in dispute and their final resolution. [eClearing homeeClearing LQjnArbitration HomeArbitration Terms and Conditions

F\*I g -@ I 4CUse this form to request binding arbitration. Arbitration is provided by Internet Arbitration Services, Inc., ("IAS") and not by eClearing Corporation. An Arbitrator will be provided with a complete transaction history, so you need not repeat those details. Your counterparty will have an opportunity to respond to your Ciomplaint in an Answer. You will Then have an opportunity to respond to their Answer in a reply. At that time the arbitrator will

evaluate the situation and make a decision. You are required to remit your share of the arbitration fee before IAS will review your complaint. Your share of the fee is \$50 if the transaction amount is under \$5000, and 1% of the transaction amount if the transaction amount is \$5000 or more. Please remit the fee by check to: Internet Arbitration Services, Inc. 55 West Monroe, Suite 2350 Chicago, IL 60603 Be sure to reference the transaction number on the check. Please note that if you fail to remit the fee to IAS within fourteen (14) days, then your complaint will be dismissed. If you have documents to submit that are related to this complaint, please fax them to (847) 381-2147, or email them to Internet Arbitration Services. In either case, be sure to reference your transaction number, Transaction Number: Complaint, including the Remedy Sought: Main Menu | Message Center | Active Transactions | Logout Benefits of eClearing | Step-by-Step Guide | FAQs F\*1 g @ 1 4D Internet Arbitration Services Use this form to request binding arbitration. Arbitration is provided by Internet Arbitration Services, Inc., ("IAS") and not by eClearing Corporation. An Arbitrator will be provided with a complete transaction history, so you need not repeat those details. Your counterparty will have an opportunity to respond to your Complaint in an Answer. You will then have an opportunity to respond to their Answer in a reply. At that time the arbitrator will evaluate the situation and make a decision. You are required to remit your share of the arbitration fee before IAS will review your complaint. Your share of the fee is \$50 if the transaction amount is under \$5000, and 1% of the transaction amount if the transaction amount is \$5000 or more. Please remit the fee by check to: Internet Arbitration Services, Inc. 55 West Monroe, Suite 2350 Chicago, IL 60603 Be sure to reference the transaction number on the check. Please note that if you fail to remit the fee to IAS within fourteen (14) days, then your complaint will be dismissed. If you have documents to submit that are related to this complaint, please fax them to (847) 381-2147, or email them to Internet Arbitration Services. In either case, be sure to reference your transaction number, Transaction Number: Complaint, including the Remedy Sought: F g., I 4E Internet Arbitration Services WELCOME MANAGEMENT Transaction 7 has been placed on hold pending resolution of your arbitration complaint. Main Menu | Message Center | Active Transactions | Logout Benefits of eClearing | Step-by-Step Guide | FAQs F\*1 g. I 4F Clearing Message Center WELCOME SPILLING FIELD S Special Note to New Users: Please note that messages that are purely informational in nature will be deleted automatically once you have read them while messages that require you to respond (by accepting or rejecting a proposal, for example) will stay in the Message Center until you have responded. We suggest that you should print out informational messages for future reference. Status Transaction Counterparty Message Number Summary Msg re Seller Waste Management Grkm gr, Full payment has been received. Trans #11 Business Account Msg re Seller Waste Management Counterparty has initiated an morkmgr, arbitration proceeding. Trans #6 Business Account Main Menu | Message Center | Active Transactions | Logout Benefits of eClearing | Step-by-Step Guide | FAQs F Fig. I 4G Internet Arbitration Services WELCOME SPILLING FIELD S Your counterparty has demanded binding arbitration on transaction 7. Please read this, Complaint, and then provide your Answer. The claimant party will have the opportunity to respond to your Answer with a formal Reply, at which time the materials will be forwarded to the arbitrator. eClearing will also provide the arbitrator with a complete transaction history. You are required to answer within fourteen (14) calendar days of the complaint date 3/21/99 1:31:00 PM EST. If you fail to do so, then the Complainant will prevail. You are also required to remit your share of the arbitration fee within fourteen (14) calendar days of the complaint. Your share of the fee is \$50 if the transaction amount is \$5000 or more. Please remit the fee by check to: Internet Arbitration Services, Inc. 55 West Monroe, Suite 2350 Chicago, IL 60603 Be sure to reference the transaction number on the check. If you have documents to submit that are related to this answer, please fax them to (847) 381 or email them to Internet Arbitration Services. In either case, be sure to reference your transaction number. Complaint: Payment on this phase is missing, buyer refuses to continue with contract. SWerr is seeking specific performance for work to continue under the contract signed by both parties. Your answer: Contract is not proceeding as expected. Work in progress is behind schedule causing many delays with regard to other work scheduled and pending sale of property. IISubm7fl Fig. I 4H Internet Arbitration Services WELCOME MANAGEMENT You have demanded binding arbitration on Transaction 7. Your counterparty filed an Answer to your complaint on 3/21/99 1:34:00 PM EST. Please read the Answer below, and then provide a Reply. When you do so, the materials will be forwarded to the arbitrator for a decision. Note that you are not required to Reply. If you do not wish to reply, simply leave the reply area blank and press submit, at which time the arbitrator will review the

situation.Complaint:Po ent on this phase is missing, buyer refuses to continue with contract. Serer is seeking specific performance for work to continue under the contract signed by both parties.Answer:contract is not proceeding as expected. Work in progress is behind schedulecausing many delays with regard to other work scheduled and pending saleof property.Your reply:Delays were caused by the subs controlled by general contractor; uu66veseen remedial requirements which provisions are oil made for within the scope of the origional contract. It is beleived that the buyer is stalling because of cost over runs not attributed to Mast Mona ement and a possible weakeningof the pending sale prospects of the proper y which is not MM'sresponsibility.Main Menu I Message Center I Active Transactions I LogoutBenifits of eClea "n I Step-bv- Step Guide I FAQsF g., I 4@clecring Messcge CenterSpecial Note to New Users: Please note that messages that are purelyinformational in nature will be deleted automatically once you have read themwhile messages that require you to respond (by accepting or rejecting aproposal, for example) will stay in the Message Center until you have responded.We suggest that you should print out informational messgaes for futurerefrence.Status Transaction Counterparty MessageNumber SummaryMsg re Buyer Spilling Fuels Inc. Trans #7 sloppyjoe Dispute is ready for resolution.Busisness AccountF g. I 4JInternet Arbitrcion ServicesWELCOME ARBITRATORTransaction ID:7(Chronology)Complaint:Po ent on this pha@e is missing buyer refuses to continue with contract. SeCr is seeking specific performakce for work to continue under the contract signed by both parties.Answer:contract is not proceeding as expected. Work in progress is behind schedulecausing many delays with regard to other work scheduled and pending saleof property.Reply:Delays were caused by the subs controlled bi@ ganeral contractor;remedial requirements which provisions are a I made for within the scope of the origional contract. It is beleived that the buyer is stalling because of cost over runs not attributed to Most Manaciement and a possible weakeningof the pending sale prospects of the property which is not MM'sresponsibility.Your decision:Considering that both parties have a valid contract, mutually executed, which contains certain provisions to allow for "unforseen circumstances" during the remedial work in progress, the buyer, Spilling Fuels, Inc. is found to be inbreach of their contract and is ordered to remit payment as called forbetween the two parties. Arbitration proceeding finds for the Seller, Morkmgr, Mast Management.Message CenterF g. I 4Kclecring Messcge CenterWelcome Filling FieldsSpecial Note to New Users: Please note that messages that are purelyinformational in nature will be deleted automatically once you have read themwhile messages that require you to respond (by accepting or rejecting aproposal, for example) will stay in the Message Center until you have responded.We suggest that you should print out informational messgaes for futurerefrence.Transaction MessageNumber Counterparty SummaryMsg re Buyer Spilling Fuels, Inc,sloppyjoe Full payment has been receivedTrans #6 Busisness AccountMsg re Buyer Spilling Fuels, Inc. Trans #11 Sloppy\* Full payment has been received.Busisness AccountMsg re Buyer Spilling Fuels, Inc. The arbitrator has issued asloppyjoe decision.Trans #7 Busisness AccountMain Menu I Message Center I Active Transactions I LogoutBenifits of eCIfit "in I Ste.p-by- Step Guide46 / 66 PCT/USOO/08284 F g., I 4Lclearing Message CenterWELCOME SPILLING FIELDSSpecial Note to New Users: Please note that messages that are purelyinformational in nature will be deleted automatically once you have read themwhile messages that require you to respond (by accepting or rejecting aproposal, for exampl-e) will stay in the Message Center until you have responded.We suggest that you should print out informational messgaes for futurerefrence.Status Transaction Counterparty MessageNumber SummaryMsg re Seller Waste ManagementTrans #11 mGrkmgr, Full payment has been received.Bus

sness AccountMsg re Seller Waste Management The arbitrator has issued aTrans #7 mGrkmgr, decision.Busisness AccountMain Menu I Message Center I Active Transactions I LogoutBenifits of eCleq "n I Step-by- Step Guide I FAQsF g @, I 4MInternet Arbitration ServicesWELCOME SPILLING FIELDSThis is the decision of the arbitrator. it is binding on both the Buyer and Seller. You must take the necessary steps to implement this decision.Transaction ID:Complaint:Po ent on this pha@e is missing, buyer refuses to continue with contract. Serer is seeking specific performance for work to continue under the contract signed by both parties.Answer:contract is not proceeding as expected. Work in progress is behind schedulecausing many delays with regard to other work scheduled and pending saleof property.Reply:Delays were caused by the subs controlled b@ ganeral contractor;remedial requirements

which provisions are made for within the scope of the original contract. It is believed that the buyer is stalling because of cost overruns not attributed to Mast Management and a possible weakening of the pending sale prospects of the property which is not MM's responsibility. Your decision: Considering that both parties have a valid contract, mutually executed, which contains certain provisions to allow for "unforeseen circumstances" during the remedial work in progress, the buyer, Spilling Fuels, Inc. is found to be in breach of their contract and is ordered to remit payment as called for between the two parties. Arbitration proceeding finds for the Seller, Markmgr, Most Management.

F\*1 g. 1 5 Change your contact information. First Name I James (rwd) Middle Initial @ W. Last Name @Potthast If this is a business account as opposed to a personal account, then please click here M and enter the company name. Rothast & Associates Mailing Address 1110 South Riverside Plaza Line 1 (rwd) Mailing Address 1750 Line 2 City Ehicaao (rwd) State/Province, ri (rwd, 2 chars in US, CA) or County/Postal Code @60606 (rwd) US - United States Ad - Andorra Country AE - United Arab Emirates A - Afghanistan AG - Antigua and Barbuda Daytime E1 12 96670: @Phone/Fax r1 =31 2- 46 6 - 9 6 6 1 Number Email I N N 0 V8 @A M E R I T E C H . N E T 71 (rwd) Address F\*Ig@1 6 clearing Change Username & Password Change your username and password. Enter your current username (rwd) Enter your current password (rwd) Enter your new username (rwd) (6-15 letters or numbers) Enter your new password (6-15 letters only) (rwd) Reenter your new password (rwd) Main Menu I Message-Center Active Transactions Logout Benefits of 2 CleaCin -by- Step @uide EA-Q:-s----- g 1 Step F 01 g f, 1 7 clearing Updcte Bcnking Informction Please use this form to create another method of disbursing funds from eClearing to you. When you enter into a particular transaction, you can designate any one of your previously-entered banking methods for use during that transaction. Please be careful and accurate; this is important information. The following banking information is required for EFT, Wire, and SWIFT transaction.

0 Domestic EFT Type of transfer 0 Domestic Wire 0 International SWIFT Financial Institution ABA or SWIFT Routing Number Location (city, State, country) Account Name Account Number Main Menu I Message Center Active Transactions Logout Benefits of eClearing Step-b.y- Step Guide eClearing Purge Account You can use this form to terminate your eClearing account. You can only terminate your account if you have no pending transactions. Once you terminate your account, your username and password will no longer get you into the eClearing system. If you wish to use the system again in the future, you will need to enroll again, and you will be subject to the initial membership fees. After terminating your account, eClearing will leave you at our home page. This is a necessary security precaution.

11 Terminate my Account: u7nt] Main Menu I Message Center I Active Transactions I Logout Benefits of eClearing I Step-by- Step Guide I

FAQs F\*Ig. 19 A clearing Administrative Menu Welcome to eClearing Administration! Managing Daily Cash Flow Process Fund Receipts from BA. This process should be run every evening after BA delivers the flat file with information on fund receipts for the day. Process Disbursements for BA. This process handles all time-based and event-based processing. It determines when inbound checks have cleared, generates disbursements for completed transactions, generates reminder messages about transactions nearing automatic fund release deadlines, handles automatic fund releases, and generates reminder emails to people who have mail getting stale in the Message Center. It should be run daily. Enter Payments Received. This option allows you to enter payments received manually. This would be used when the automatic processing of a file from BA leads the system to reject certain payments, perhaps because the transaction number is missing. When you determine the transaction number, you would enter the payment here. Enter Bounced Checks. This option allows you to enter bounced check information. Servicing Customers and Sellers Create a Reseller This option allows you to assign a unique reseller ID to a new reseller. Lookup Transaction by Transaction Number. This option is most helpful when a client contacts customer service for help and can provide the Transaction Number. Lookup Party by Username or Last Name. This report allows you to view a list of parties when you know only the first letter of the last name or the username. From the list of parties, you can view all of their transactions and all of their counterparties.

F g. 1 9 A0 Reset a Username and Password. This option allows you to help someone who has forgotten his username or password. Reporting Exception Report This report highlights all unusual activity on the system, allowing eClearing to monitor for security risks. Once this report is generated, the report alerts are permanently deleted. Commission Report. This report shows commissions earned since the last time the report was generated. Historical commissions are archived in the database, but you will require the assistance of the MIS department to access them, so eClearing recommends that you print or save this report. Revenue Report. This report shows revenues earned by eClearing (after paying commissions) since the last time the

report was generated. Historical revenue items are archived in the database, but you will require the assistance of the MIS department to access them, so eClearing recommends that you Print or Save this report. Trial Balance Report. This report shows all activity in the transaction depository account at Bank of America during a specified time interval. This information is always available, it is not deleted. Home | Logout Fig. 20 Aclearing Import Data Please enter the filespec: 1=7 1 [ Administrative Menu ] 55 66 PCT[USOO/08284 Fig. 20 Cclearing Enter Payments Received Enter a Received Payment. Transaction Number (rqd) Payor Name Payment Method 11 ir, Inbound Check Payment date Check/Tracking Number Amount Received (rqd) Administrative Menu Fig. 20 Bclearing Payable Report These items are now payable: item Amount Party Payment Information Periodic processing has been completed. [ Administrative Menu ] Fig. 20 Dclearing Enter Bounced Checks I Username 11 II Amount 11 IIMMI [ Administrative Menu ] Fig. 21 Aclearing Create a Reseller Full Name of Salesperson (rqd) Reselling Entity \* New Entity. Commission on Annual Fees % (rqd) Commission on Transaction Fees % (rqd) Name of Bank to Receive EFT r@r@r@ (rqd) ABA Bank Routing Number (rqd) Name of Reseller Bank Account 11 (rqd) Number on Account (rqd) Administrative Menu F\*1 g @, 21 Bclearing Check Transaction Status I Please enter the transaction number: [ Administrative Menu ] Fig. 21 Cclearing Client Lookup Please look up Usernames II- starting with [ Administrative Menu ] Fig. 21 Dclearing Change Username Password Change a username and password Enter the current username: Enter the current password: (unnecessary) Enter the desired username (6-15 letters or numbers) Enter the desired password (6-15 letters only) Reenter the desired password as an extra check: Administrative Menu Fig. 21 Dclearing Change Username Password Change a username and password Enter the current username: [ I 11 Enter the current password: (unnecessary) Enter the desired username (6-15 letters or numbers) Enter the desired password (6-15 letters only) Reenter the desired password as an extra check: Administrative Menu F Oi'g,, 2 2 Bclearing Reseller Commission Report There are no commission items to report. [ Administrative Menu ] Fig. 22 Aclearing Exception Security Report Item Transaction Data Trans #5 3/21/99 Transaction progressed automatically from State 4 to State 5. Trans #16 3/5/99 Transaction over \$2500 Trans #17 3/8/99 Transaction over \$2500 Trans #21 3/9/99 Transaction over \$2500 Trans #26 3/20/99 Transaction over \$2500 Trans #31 3/20/99 Transaction over \$2500 Trans #34 3/20/99 Transaction over \$2500 Trans #34 3/20/99 CAUTION: Remittance was to high Trans #7 3/21/99 Arbitration complaint filed. Trans #7 3/21/99 Arbitration answer filed. I 1 Trans #7 3/21/99 Arbitration reply filed. Administrative Menu F g. 2 2 Cclearing Reseller Commission Report Item Amount Reference Data \$25.00 Annual fee for Party 9 3/21/99 \$25.00 Annual fee for Party 8 3/21/99 \$30,050.00 Transaction fee for Trans 5 3/21/99 \$30@ 1 00. 00 Administrative Menu Fig. 22 Dclearing Trial Balance Report This form is designed to allow eClearing accounting personnel to compare the account balance according to Bank of America with the expected account balance according to the eClearing web application. The report that you are requesting will include all payments received in the account regardless payment method (check, EFT, wire, or SWIFT) and regardless of clearance status. The report will also include all disbursements that have been entered into a flat file for transfer to Bank of America regardless of whether Bank of America has received that file or not. To run a report for March 23, 1998, you could enter a start date of '03/23/98 0

0:00:01" and an end date of "03/24/98 00:00:01". In order to guarantee that you always catch all transactions, the start date on your NEXT report should match the end date on your current report EXACTLY. This is due to the fact that the start date is a ">=" comparison, while the end date is a "<" comparison. This report would tell you about the change from yesterday to today. Another approach to reporting would be to pick a start date well before the system went live, and to pick an end date well in the future. This will guarantee that you catch all transactions. The final balance should match the final balance in the Bank of America account. The defaults below handle this for you. Greater Than or Equal To Start Date of... 00: 60: 01 11 Less Than End Date of ... 1112Z31ZOO 23:59:59 Adjustment \$ Cash Flow Details Line Date Amount Reference 3/3/99 \$3,000,025.00 Prnt I iw I spilling fuels inc 13/3/99 1 12341 1 /2050 \$0.00 Adjustment for bounced checks. \$3,000,025.00 Account Balance INTERNATIONAL SEARCH REPORT International application No. PCT/USOO/08284A. CLASSIFICATION OF SUBJECT MATTER IPC(7) : GO6F 17/60 US CL : 705/37 According to International Patent

Classification (IPC) or to both national classification and IPCB. FIELDS SEARCHEDMinimum documentation searched (classification system followed by classification symbols)U.S. : 705/1, 35, 37, 709/217, 218, 219Documentation se-arched other than minimum documentation to the extent that such documents are included in the fields searchedNoneElectronic data base consulted during the international search (name of data base and, where practicable, search terms used)NoneC. DOCUMENTS CONSIDERED TO BE RELEVANTCategory\* Citation of document, with indication, where appropriate, of the relevant passages Relevant to claim No.A US 49799,156 A (SHAVIT et al) 17 January 1989, see abstract. 1-85X US 41903@201 A (WAGNER) 20 February 1990, see abstract. 1-21 & 44-64-----Y 22-26, 37-43, 65--- 69 & 80-85A -----27-36 & 70-79Further documents are listed in the continuation of Box C. See patent family annex. Special categories of cited documents: @T@ later document published after the international filing date or prioritydate and not in conflict with the application but cited to understand'A' document defining the general state of the art which is not considered the principle or theory underlying the inventionto be of particular relev ance'E' earlier document published on or after the international filing date V document of particular relevance; the claimed invention cannot beconsidered novel or cannot be considered to involve an inventive step-L' doc ment which may throw doubts on priority claim(s) or which is when the document is taken alone cited to establish the publication date of another citation or other Y. special reason (as specified) document of particular relevance; the claimed invention cannot beconsidered to involve an inventive step when the document isdocument referring to an oral disclosure, use, exhibition or other combined with one or more other such documents, such combinationmeans being obvious to a person skilled in the art.P. document published prior to the international filing date but later than W document member of the same patent familythe priority date claimedDate of the actual completion of the international search Date of mailing of the international search report03 JUNE 2000 21 JUL Z000Name and mailing address of the ISA/US Authorized officerCommissioner of Patents and Trademarks PY-@@ZBox PCT EDWARD R COSIMANOWashington, D.C. 20231Facsimile No. (703) 305-3230 Telephone No. (703) 308-97Form PCT/ISA/210 (second sheet) (July 1998)INTERNATIONAL SEARCH REPORT International application No.PCT/US00/08284C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANTCategory\* Citation of document, with indication, where appropriate, of the relevant passages Relevant to claim No.x US 45980,826 A (WAGNER) 25 December 1990, see abstract. 1-21 & 44-64-----Y 22-267 37-43, 65--- 69 & 80-85A -----27-36 & 70-79A US 5@426@281 A (ABECASSIS) 20 January 1995, see abstract. 1-85A US 57465@206 A (HILT et al) 07 November 1995, see abstract. 1-85x US 53497@317 A (HAWKINS et al) 05 March 1996, see abstract. 1-21 & 44-64 -----Y 22-265 37-43@ 6569 & 80-85A -----27-36 & 70-79x US 51787@402 A (POTTER et al) 28 July 1998, see abstract. 1-21 & 44-64-----Y 22-26@ 37-43, 65--- 69 & 80-85-----27-36 & 70-79XIP US 6@029@146 A (HAWKINS et al) 22 February 2000, see abstract. 1-21 & 44-64 -----YIP 22-26, 37-43@ 65--- 69 & 80-85AIP -----27-36 & 70-79Form PCT/ISA/210 (continuation of second sheet) (July 1998)

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